The Bombay Gazette.

No. 4,945. NEW SERIES.] BOMBAY: SATURDAY, NOVEMBER 12, 1864. Annual Subscription in advance...RUPEES FIFTY-TWO.

THE BOMBAY GAZETTE.

TERMS OF SUBSCRIPTION.

For a year in advance, delivered in Town	Rs. 52 0
" " including postage	" 52 0
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Third and succeeding insertions	" 0 3
Monthly Occurrences each	" 1 0

Contract Rates may be learned on application at the Office, 39, Medows Street, Fort.

Any Improvement of postage on Newspapers is now compulsory, and Mofussil subscribers must in future pay Postage in advance, at the rate of Rs. 6-8 per year, or their Papers cannot be forwarded.

DOMESTIC OCCURRENCES.

The charge for notifying a Domestic Occurrence is One Rupee.

BENGAL.

BIRTHS.

MACPHERSON—At Calcutta, on the 1st November, the wife of Colonel J. D. Macpherson, C.B., of a son.

MARRIAGE.

MARTIN—At Calcutta, on the 2nd November, the wife of Mr. John Peter Martin, of a son.

DEATH.

REWS—At Calcutta, on the 1st November, Harriet Susanna Rews, only child of John and Elizabeth Rews, aged 3 months and 1 day.

MADRAS.

MARRIAGE.

DRUMMOND—MACPHERSON—At Mercara, Coorg, on the 1st November, by the Reverend Alfred Pearsall, M.A., Mittie, eldest daughter of Inspector General Dr. Macpherson, Honorary Physician to the Queen, to William Venn Drummond, of Sally Rectory, Leicestershire, Honorary Canon of Peterboro' and Rural Dean of Leicestershire, and the Honorable Mrs. Drummond.

DEATHS.

STUART—At Madura, on the 29th October, W. C. Stuart, Esq., Deputy Collector, aged 39 years.

BELL—At Madras, on the 3rd of November, Margaret Alice Thomson, wife of the Revd A. C. Bell, M.A., Chaplain St. Andrew's Church.

SHIPPING.

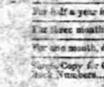
STEAM COMMUNICATION WITH THE PERSIAN GULF VIA KURRACHEE.

THE British India Steam Navigation Company (Limited), under mail contract with Government, despatch a steamer from Bombay to Persian Gulf every six weeks as follows, touching at Mandavie, Mandvi, Mascat, Bunder Abbas, Bushire, and Bussorah:—

Leaves Bombay	Returns
25th Dec.	28th January.
10th Feb.	13th March.
25th March.	28th April.
10th May.	12th June.
25th June.	28th July.
10th August.	12th Sept.
25th Sept.	28th October.
10th Nov.	12th Dec.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE MALABAR COAST, CEYLON, MADRAS, AND CALCUTTA.



THE British India Steam Navigation Company (Limited), under contract with Government, despatch steamers as above twice a Month with Passengers, and Cargo, on the following dates:—

Leave Calcutta	1st & 15th
" Madras	6 " 16 "
" Cocanada	7 " 17 "
" Vizagapatam	8 " 18 "
" Coconada	9 " 19 "
" Masulipatam	6 " 20
" Madras	19 " 24
" Negapatam	20 " 25
" Galle, when indisposition, or other obstacles shall not prevent	
" Colombo	21 " 26
" Tuticorin	22 " 29
" Cochin	26 " 1st
" Calicut	27 " 2
" Cannanore	28 " 3
" Mangalore	29 " 4
" Carwar	30 " 5
" Anjeer Bombay	31 " 6

Steamers will

Ship INDIA, 1,063 tons, 250 H. P., [illegible] Commander, will be despatched as above, on the 10th instant, and the Steam-ship ARABIA, 1,000 tons, 250 H. P., W. PATTERSON, Commander, at noon on the 25th instant.

W. NICOL & Co., Agents.

BOMBAY COAST AND RIVER STEAM NAVIGATION COMPANY (LIMITED.)

SEMI-MONTHLY COMMUNICATION BETWEEN BOMBAY AND CUTCH.

SEMI-MONTHLY COMMUNICATION BETWEEN COCHIN AND BOMBAY.

THE Bombay Coast and River Steam Navigation Company (Limited) will until further notice despatch Steamers to and from the Mandavie Ports TWICE A MONTH calling at the intermediate Ports. The Steamers are expected to arrive and depart on the following dates:—

Dates.	A.M.	P.M.		Dates.	A.M.	P.M.
[illegible]			6	Cochin Bap.	8	8
[illegible]			7	Beypore "	9	9
[illegible]			8	Tellicherry "	10	10
[illegible]			9	Cannanore "	11	11
[illegible]			9	Mangalore "	11	11
[illegible]			9	Carwar "	12	12
[illegible]			10	Goa "	12	12
[illegible]			10	Vingorla "	13	13
[illegible]			11	Ratnagherry "	14	14
[illegible]			12	Agolla Sunder	15	15
				Bombay Arr.	16	16

STEAM FROM BOMBAY TO SURAT EVERY TUESDAY AND FRIDAY.

STEAM FROM SURAT TO BOMBAY EVERY TUESDAY AND FRIDAY.

ONE of the Company's Steamers will be despatched TWICE A WEEK to Surat and from Surat to Bombay as follows:—

DEPARTURES FROM BOMBAY TO SURAT.
EVERY TUESDAY AND FRIDAY, AT 6 P. M.

DEPARTURES FROM SURAT TO BOMBAY.
EVERY TUESDAY AND FRIDAY, AT HIGH-WATER.

WEEKLY STEAMER BETWEEN BOMBAY AND BROWNUGGUR EVERY FRIDAY.

WEEKLY STEAMER BETWEEN BROWNUGGUR AND BOMBAY EVERY MONDAY.

THE Company will also despatch a Steamer to and from Brownuggur on ONE WEEK, calling at the intermediate Ports. The Steamer is expected to arrive and depart, as follows:—

Week days	A.M.	P.M.		Week days	A.M.	P.M.
Bombay Dep.	Monday		5	Above suggested		
[illegible]			7	Stoppages	Monday	12
[illegible]			10	Bombay Arr.	Tuesday.	10

For Passage, rates of Freight, &c., apply to the undersigned.

FULCHER, COOPER & Co., Managers.

2, Rampart Row, 11th October 1864.

OVERLAND ROUTE *via* TRIESTE.

(In direct communication with the P. and O. Co's Steamers to Suez.)

THE AUSTRIAN LLOYD'S MAIL STEAMERS leave Alexandria direct for Trieste weekly, immediately after the arrival of the Bombay and Calcutta Mails and Passengers from Suez. The distance between Alexandria and Trieste is 200 miles shorter than that between Alexandria and Marseilles and is much more agreeable, it being a coasting trip, full of variety of beautiful scenery from the Island of Candia to the port of Trieste. The passage occupies only 4½ to 5 days and this Company employs on this line their best Steamers, built expressly for the service, with special reference to the accommodation and comfort of Passengers, with an experienced Surgeon on board each vessel. At Trieste the traveller to England has an extensive choice of picturesque and interesting route, occupying from 3 days 6 hour to 4 days to London at an expense varying from £7 to £13. The railway between Trieste, Calais and Ostend, is complete throughout.

The Custom-house and Pass-port systems have been considerably modified and need not cause any apprehension of being vexatious or troublesome.

Passengers via the P. and O. Company's Steamers to Suez can insure their baggage forwarded by that Company's Steamers to Southampton at a charge of 10s. per cwt., to which the Austrian Lloyd's Agent at Suez will attend.

The undersigned Agents are prepared to grant passage tickets for the Steamers plying between Alexandria and Trieste and for railway between Suez and Alexandria.

Rates of passage money, including a liberal table and steward's fees from Alexandria to Trieste, *first-class* £15; *second-class* £10; *children* under 10 years at *half fare*, under 2 years *free*. *Second fares* for Families, consisting of not less than three members travelling together *first-class* £12 7/3 per head; *second-class* £8-5 per head. Railway tickets from Suez to Alexandria with all the privileges of Passengers by the P. and O. Co., *first-class* £7, *second-class* £5 10s. *Children* over 3 and under 10 years at *half fare*. For further particulars, apply to

A. H. HUSCHKE & Co.,
Agents for the Austrian Lloyd.

Bombay, 27, Medow Street.

NOTICE.

Travellers by the Overland route via Trieste can have their Pass-Ports made for Austria and Prussia by the undersigned

A. C. GUMPERT,
Consul for Austria and Prussia,

Bombay, 27, Medow Street.

STEAM COMMUNICATION TO SUEZ.

THE Peninsular and Oriental Steam Navigation Company's Steam-ship BEHAR, (1,603 Tons and 300 H. P.,) Captain C. A. WHITE, will be despatched for Aden and Suez on MONDAY, the 14th November, at 10 A.M., carrying Mails and Passengers for England.

Last Shipping day, Friday the 11th instant, after which no Cargo will be received on board.

ROBERT DUNDAS, Acting Superintendent.

P. and O. S. N. Co.'s Office, Bombay, 10th Nov., 1864.

N. B.—Parcels will not be received in this Office under any circumstances after 1 P.M. on 11th instant.

Shippers of Cargo on the Company's Black Bills of Lading are particularly requested to note the terms and conditions of these Bills of Lading, with reference to the transhipment and forwarding of Cargo, with a view to the adequateness of their Insurance Policies in respect of the same.

STEAM COMMUNICATION WITH KURRACHEE.

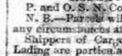
THE British India Steam Navigation Company (Limited), under contract with Government, despatch a steamer with mails and cargo to Kurrachee twelve hours after arrival of the P. and O. Company's Mail steamers from Suez.

From Bombay usually about..... 11th and 25th
" Kurrachee on..... 10th and 25th

THE Steam-ship KURRACHEE, 700 tons, 140 H.P., A. COUTTS, Commander, will be despatched as above, on Saturday the 12th instant at 4 P.M. If the Steamer from Kurrachee has arrived, if not, she will sail the following morning.

W. NICOL & Co., Agents.

STEAM TO SURAT AND GOGO.



THE fast sailing, first class, Steam Ship MANCHESTER, GEORGE SHAFOTT, Commander, lately repaired extensively and efficiently in Her Majesty's Dockyard, under the supervision of Government officers, her engines being thoroughly repaired, and refitted with a new boiler, and having excellent accommodation for first class passengers, will leave for the above Port, on MONDAY, the 14th instant, at 12 A.M.

For freights and passage apply at the Office, Bazar Gate Street, opposite to Kaka Pareekh.

DWARKADAS ODHOVJEE, Manager.

Bombay, 7th November 1864.

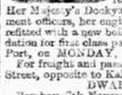
FOR SURAT AND GOGO.

THE well-known and fast sailing Steamer SIR J. R. CARNAC, T. VANWULLEN, Commander, will leave for the above Ports on MONDAY, the 14th instant, at 10 A.M.

It is requested that Passengers will not go on board without a shipping order from the office.

For Freight or Passage, apply at the Office, Bazar Gate Street, Fort.

STEAM TO SURAT.



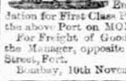
THE new and fast sailing Screw Steamer TAPTEE, THOS. ELLIS, Commander, (recently arrived from England,) has very superior accommodation for First Class Passengers, and will be despatched for the above Port on MONDAY, the 14th instant.

For Freight of Goods, Specie, and Passengers, apply to the Manager, opposite to Kavakhana's Lane, Bazar Gate Street, Fort.

Bombay, 10th November 1864.

FOR LONDON.

To sail about the end of January 1865.



MESSRS. GREEN'S Passenger Ship "AGAMEMNON," 1431 tons register, N. MARDEN, Commander, favourably known on the Calcutta line, has excellent accommodation for families, and carries a Surgeon. For further particulars apply to

Bombay, 17th September 1864. WALLACE & Co.

FOR LONDON.

TO SAIL ABOUT THE END OF FEBRUARY 1865.

MESSRS. GREEN'S Regular Passenger Ship WALMER CASTLE, 1,000 Tons register, M. H. BAX, Commander, has excellent accommodation for Families and carries a Surgeon. For further particulars apply to

Bombay, 8th Oct. 1864. WALLACE & Co.

FOR LIVERPOOL DIRECT.

THE splendid clipper ship *Lancashire*, DONALDSON, Commander, has very good accommodation for a few passengers. For particulars apply to the Captain on board, or to

LYON BROTHERS & Co., Agents for Owners.

Steamers will

Ship INDIA, 1,063 tons, 250 H. P., [illegible] Commander, will be despatched as above, on the 10th instant, and the Steam-ship ARABIA, 1,000 tons, 250 H. P., W. PATTERSON, Commander, at noon on the 25th instant.

W. NICOL & Co., Agents.

CONSIGNEES of a quantity of TIMBER, marked F. B., shipped at Maulmein on board the Brig Jacob, Captain MAVRO, by Messrs. Francois Borot & Co., are requested to send their Bills of Lading at the Custom House office to have them countersigned prior to the delivery.

S. PYARJEE & Co.,
Agents for Owners of the Jacob.

CONSIGNEES OF GOODS per *Herald*, Steam Ship, M'GEACH, Master, from Calcutta, are requested to send off boats for their cargo without delay, otherwise the goods will be landed by the Captain as they come to hand at the expense and risk of the concerned.

Captain M'GEACH will not be responsible for the condition of any package after it leaves the Ship's dock.

LAWRENCE & Co.,
Agents per Owner and Captain *Herald*.

CONSIGNEES OF GOODS per *Prince of Wales*, Steam Ship HUNTER, Master, from Calcutta, are requested to send off boats for their cargo without delay, otherwise the goods will be landed by the Captain as they come to hand at the expense and risk of the concerned.

Captain HUNTER will not be responsible for the condition of any package after it leaves the Ship's dock.

LAWRENCE & Co.,
Agents per Owner and Captain *Prince of Wales*.

THE following Passages are required:—

FROM BOMBAY TO THE ANDAMANS.

For (10) ten Native Convicts.

FROM BOMBAY TO SINGAPORE.

For (11) eleven time-expired Convicts.

By order of the Superintendent of Marine,
GEO. INGLE, Secretary.

Superintendent's Office, Bombay, 7th Nov. 1864.

MESSRS. HOWARD, SEVESTRE & Co., PRACTICAL CONSULTING, and GENERAL ENGINEERING AGENTS.—Estimates given and plans made for Steam Engines, Brick Making, and Agricultural Machinery, Tools and every description of Gearing, Cotton Gins, &c. &c.

Apply either at the Port Press Company's Works or at the Akbar Press Company's Works, Carnac Bunder.

NOTICE.—With reference to the notice published by the undersigned under date the 13th September last, Notice is hereby given, that the Travancore Government is no longer prepared to purchase Bombay or other Salt to any extent at the rate of price therein offered.

HUGH CRAWFORD,
Commercial Agent to the Travancore Government.

Commercial Office, Alleppey, 27th October 1864.

NOTICE IS HEREBY GIVEN, for the information of the public, that the undersigned are prepared for landing, shipping and forwarding Engines, boilers, and every description of Machinery; also General Merchandize to the Ports in Guzerat and elsewhere.

References can be given and every information obtained from

BYRAMJEE NUSSERWANJEE,
AND
DINSHAW SHAPOORJEE,
Landing and Forwarding Contractors and Boat Brokers,
Boree Bunder.

Bombay, Boree Bunder, 7th November 1864.

COMPAGNIE PARISIENNE (LIMITED.)—Notice is hereby given, that an Extraordinary Meeting of the Shareholders of the above Company will be held at their Offices, No. 15, Meadow Street, Fort, on THURSDAY, the 15th November, at half past 2 P. M.

C. CAMOENS, Manager of the Company.

15, Meadow Street, 7th November 1864.

BOMBAY PRESIDENCY BANK, LIMITED).—Notice is hereby given, that on and after TUESDAY, the 15th instant, Interest at the rate of 15 per cent. per annum will, until further Notice, be charged on all Second and Third Calls remaining unpaid, and all Shares on which the Second and Third Calls have not been paid may not have been paid at the Offices of the Bank, on or before WEDNESDAY, the 30th instant, will be absolutely forfeited for the benefit of the Company as provided in Clause XCV. of the Articles of Association.

By order of the Board of Directors,
ROBERT J. PRINGLE, Manager.

10, Medow Street, 8th November 1864.

THE BOMBAY CITY BANK (LIMITED).—FORFEITURE OF SHARES.—Notice is hereby given, that all Shares in the above Bank upon which the Second Call with accrued interest may not have been paid at the Offices of the Bank, No. 2, Church Gate Street, on or before SATURDAY, the 5th November 1864, will be absolutely forfeited for the benefit of the Bank in conformity with Act XIX. of 1857 of the Legislative Council of India, and with the Articles of Association of the Bank.

By order of the Board of Directors,
21st October 1864. T. R. B. DAVISON, Manager.

LOST.—One Share of Viegas Patent Slip Company (Limited) No. 355, in the name Mr. B. B. HYDE. Persons are warned not to purchase it, and the payment of which has been stopped both at the Solicitors, and at the Patent Slip Company's Office. Any person bringing the same to the Office of this paper, or to Mr. R. I. REUBEN, Military Square, will be rewarded.

BONA-FIDE MONEY DISTRIBUTION.—The New Grand Austrian Prize Distribution and the Frankfort Lottery combined.

Capital, 31,267,100 Florins.

Four Drawings annually, viz:—2nd of January, 1st of April, 1st of July, and 1st of October. The next Drawing will take place on the

2nd of JANUARY, 1865.

When Prizes of £20,000, £10,000, £5,000, &c. down to £12 Sterling, may be gained.

The Price of One Share is TWO POUNDS Sterling.

Six Shares for ..... £10 | Thirty-four for £50
Thirteen for ..... £20 | Seventy for £100

Remittances (Cheques, Bills on London, or Rupee Notes) and applications to be made to

H. L. GOEBEL & Co.,
Bankers and Chief Agents,
Frankfort-on-the-Maine.

N.B.—Letters addressed to the care of Messrs. GOEBEL & Co., 48, Cornhill, London, will be duly attended to; Orders received too late will be executed for the next Quarterly Drawing.

NOTICES.

BOMBAY CONTRACT AND BUILDING COMPANY (LIMITED.)

CAPITAL SIX LACS OF RUPEES WITH POWER TO INCREASE.

THE Company is prepared to enter into Contracts for Buildings, extensive Earthworks, and Reclamations, or any other work connected with the profession of Engineers or Contractors either for Government, Public Companies, or individuals.

Plans, Specifications and Estimates drawn out if required.

By Order,
A. CUMMING, Secretary.

I HAVE this day established myself as Merchant and General Agent. R. I. REUBEN.

Military Square, Bombay, 3rd November 1864.

WANTED.—An Assistant Engineer, and two or three experienced European Surveyors. Apply by letter to Mr. GEO. LATHAM, Civil Engineer, 9, Rampart Row.

WANTED.—A Head Clerk (native) thoroughly conversant with the system of Book-keeping used in Mercantile Houses trading with England. Apply to Messrs. MACCULLOCH, JOHN & Co., 12 Rampart Row.

N. B.—None but thoroughly competent parties need apply.

WANTED.—A Bungalow, furnished or unfurnished, either on Malabar Hill, Cumballa Hill or Breach Candy. Particulars as to accommodation and rent to be lodged with the undersigned.

MACCULLOCH, JOHN & Co.,
12, Rampart Row.

Bombay, 27th September 1864.

WANTED.—An experienced Native CLERK, of Works, for Buildings about to be constructed at Ahmedabad. Salary Rs. 100 per month; also several good native DRAFTSMEN. Apply to Mr. HASTINGS, Civil Engineer, 15, Rampart Row.

29th Oct. 1864.

WANTED a thoroughly efficient Surveyor at a Salary of 500 Rupees a month. Apply to Mr. HASTINGS, Civil Engineer and Architect.

15, Rampart Row, 4th November 1864.

WANTED a new Palkee in good order. A second hand one if neat and serviceable not objected to. Address "J. S." care of Manager *Bombay Gazette*, Fort.

4th November 1864.

WANTED IMMEDIATELY.—Ship's Cutter between 25 and 30 feet long, found in everything. Apply by letter describing boat, stores, and price to Mr. GEO. LATHAM, Civil Engineer, 9, Rampart Row.

WANTED a good European Cook: wages liberal. Apply to office of this Paper.

WANTED, for a Merchant's office, a competent CLERK, with a good general knowledge of accounts. Address "T. T.," *Gazette* Office.

THE WESTERN INDIA FINANCE AND EXCHANGE ASSOCIATION (LIMITED).—NOTICE.—The time for payment of the first Call is extended to 20th instant.

THORNHILL & Co., Opticians, Engravers, &c. Medow Street, Bombay. Established 1850.

THORNHILL & Co., JEWELLERS, receive by each Mail Steamer from their London House the most fashionable additions to their Stock of Jewellery. Articles in Indian Gold made to order.

Medow Street, Bombay. Established 1850.

TIFFINS! TIFFINS!! TIFFINS!!!—The best Tiffin in Bombay to be had at half-past one o'clock daily, at the Cambridge Hotel.

E. LARTER, Proprietor.

Also, a first-class Billiard Table.

NOTICE.—To be sold by Public Auction on the 15th November 1864, in the Bombay Dockyard at 2 P.M.

H. M.'s Steam Sloop "Zenobia." For particulars apply to the undersigned.

G. T. ROBINSON, Marine Storekeeper.

Bombay, Marine Storekeeper's Office, 31st Aug. 1864.

NOTICE.—To be sold by Public Auction on the 15th November 1864, in the Bombay Dockyard, at 2 P.M., Her Majesty's Gun Boat "CLYDE." For particulars apply to the undersigned.

GEO. THOS. ROBINSON, Commander I. N.,
Marine Storekeeper.

Bombay, Marine Storekeeper's Office, 5th October 1864.

NOTICE IS HEREBY GIVEN, that pre- [illegible] Honorary application to Government [illegible] Government pursuant to Act 22 of 1863 of the Council of India, for the purpose of constructing Canals and for the irrigation of lands in the Deccan District of the Hyderabad Country and Berars.

BICKERSTETH, CLEVELAND AND PEILE,
Solicitors for the Promoters.

7th November 1864.

THE EAST INDIA FINANCIAL ASSOCIATION (LIMITED.)—CAPITAL £1,000,000 IN 20,000 SHARES.—Messrs. LECKIE & Co. having been appointed Agents in Bombay for the abovenamed Company which has been established in England, hereby give notice, that they are prepared at once to transact the following business:—

To receive money on loan or deposit, to advance money on the security of Land or Houses, &c., already built or in course of erection, for the improvement, or value added of land, to Contractors for public and private Works; and on Shares, Stocks, and Securities.

Further particulars may be obtained from the above named firm.

25th June 1864.

MR. A. O'MEARA, Dentist to His Excellency the Viceroy and Governor General of India, having received repeated applications to visit Bombay, has the pleasure to inform the Residents, that he may be expected in that Presidency in the beginning of December. As Mr. O'Meara is desirous to return to England in April, his stay in Bombay will not extend over three months.

Simla, 8th September 1864.

HOME EDUCATION FOR BOYS, AT ERSKINE MANSE, GLASGOW.—The Rev. Mr. MACKIE continues to receive a limited number of Gentlemen's Sons to be educated and prepared for College, Business, Civil or Military Service by a Resident Tutor and Visiting Masters. Special advantages are afforded to Orphans or Boys whose Parents are abroad. Reference kindly permitted to Major Hume Henderson, Tatun.

ERSKINE MANSE, Glasgow, Scotland.

TO BUILDERS, CONTRACTORS, PUBLIC COMPANIES, AND OTHERS.—Extensive Workshops having recently been established by us under European Superintendence for the supply of Sawn Timber, Mouldings, Planking, Beams, Doors, Windows, and every description of Carpentry in Teak, Angelly, White Cedar, Benteak or any other Wood.

Orders will be received from this date.

For estimates and other particulars apply to

ALEX. C. BRICE & Co.

Cochin, Malabar Coast, 1st August 1864.

THE PRINCE OF WALES SHIPPING COMPANY (LIMITED.)

धी परीनस आर वेलयवीपींग कंपनी (लीमीटड.)

धि प्रिन्स आफ वेल्स शिपींग कंपनी (लिमीटड.)

NOTICE IS HEREBY GIVEN, that a Third Call of Rupees 1,000 per Share will be payable at the Office of the undersigned between the hours of 11 A.M. and 3 P.M., on or before the 21st November 1864, when Shares not paid up to the amount of 3 per cent. per annum will be charged on all Calls unpaid by that date, and that the Shares will be liable to forfeiture.

By order of the Directors,
EWART, LATHAM & Co.,
Secretaries and Treasurers.

Bombay, 7th October 1864.

HIS EXCELLENCY THE GOVERNOR IN COUNCIL.

The application of William French Stearns and George Alvah Kittredge, of Bombay, Merchants,

SHEWETH,—That your above named applicants are desirous of promoting in Bombay and Salsette a work of public utility.

That the general object of the work is to increase the facilities for, and lessen the cost of, personal conveyance from place to place and to afford the public cheap and convenient means of locomotion.

That the nature of the work is a Railway or a Tramway to be constructed along the main roads or thoroughfares in Bombay and Salsette, consisting of double or single lines of iron rails as may be found practicable, sunk into and level with the surface of the road with [illegible] necessary and usual points, crossing rails and turnouts, along which lines it is proposed to run carriages or cars of a build especially adapted to the purpose to be drawn by horses or other animals, and to be available to the public at stated fares not exceeding for each passenger the sum of one anna per mile for any distance over two miles, and not exceeding two annas for any distance not being more than two miles.

That the gauge of the said lines proposed by the applicants is four feet ten inches, and the proposed width of the passenger carriages six feet three inches, but the applicants desire to be at liberty to adopt any modern improvements either as to width of gauge or otherwise which may render the proposed work more complete.

That the lines of locality of the work is along the main roads or thoroughfares of Bombay and Salsette, the first line to be constructed from the Fort of Bombay along the Esplanade Road and Parell Road through the Bhendy Bazaar to a point opposite the Byculla Station on the G. I. P. Railway, and further lines to be constructed from time to time along such other roads as to the Promoters may deem desirable.

That your applicants estimate the cost of the construction of the said work at the rate of Rupees fifty thousand (50,000) per mile.

That to provide the funds for constructing, maintaining and working the said undertaking, your applicants propose to form a Joint Stock Company to be registered with Limited liability under Act XIX. of 1857 of the Legislative Council of India, and to increase the Capital of the said Company from time to time as new lines may be constructed.

That the Promoters of the said undertaking solicit the sanction of the local Government for the said undertaking, and pray that Government will be pleased to grant the same and to confer upon them all the powers and privileges which under or by virtue of an Act of the Governor General of India in Council, No. 29 of 1850, or any other Act or Acts of the Governor General of India in Council or of the Council of His Excellency the Governor for making laws and regulations in Bombay His Excellency the Governor in Council may be empowered to grant or confer.

WM. F. STEARNS.
GEO. A. KITTREDGE.

Bombay, 28th October.

NOTICES.

DEPOSITS received by the Financial Association of India and China (Limited) for

4 months' certain at 5 per cent.
6 " " at 7 " "
12 " " at 8 " "

When Money is deposited for a period of twelve months or more, the Interest will be payable at the option of the Depositor half-yearly.

NOTICE.—The undersigned have THIS DAY established themselves as Merchants and Agents. Temporary Office, No. 1, Oak Lane.

GEORGE TUCKER & Co.

Bombay, 7th November 1864.

THE COMMERCIAL FINANCE AND STOCK EXCHANGE CORPORATION.—Notice is hereby given, that the time for signing the Articles of Association is extended from the 10th to the 15th instant.

THORNHILL & Co., WATCHMAKERS, are constantly renewing their Stock of Gold and Silver Watches by McCabe, Thornhill Brothers, John Jones, and other eminent makers. Gold and Silver Geneivas, also English and Foreign Clocks, in great variety.

Medow Street, Bombay. Established 1850.

EAST INDIA BANK.—Notice is hereby given, that a Third Call of Rs. 104 per Share has this day been made, and that the same will be payable at the Offices of the Bank on the 31st October, after which date interest at the rate of 12 per cent. per annum will be charged on all Calls unpaid.

By order of the Board,
W. C. CURRIE, Acting Manager.

Bombay, 27th September 1864.

TO CAPTAINS OF VESSELS AND THE PUBLIC.—For Ship Biscuits, Flour, Bread, Grinding of Corn, &c. apply at the Steam Bakery, Grant Road, near the Theatre.

NOTICE.—KURRACHEE PRESS COMPANY (LIMITED.)—Share Certificates for the above Company being now ready for issue, it is requested that receipts for Calls be returned to the undersigned who will grant Certificates in exchange for the same.

FLEMING & Co., Secretaries and Treasurers.

Kurrachee, Macleod Road, 25th October 1864.

PROFESSOR EMILIO USIGLIO, Honorary Member of the Academy of Music and Fine Arts at Florence, Rome, &c. &c. &c., begs to inform the Public that he is prepared to give lessons on the Pianoforte and in Singing. Address, Professor E. USIGLIO, care of Mr. F. BORSINI, 38, Medow Street, Fort.

MISS AMALIA JACKSON, Prima Donna Assoluta of the Italian Opera, wishes to give Lessons in Singing and on the Pianoforte to the Ladies of Bombay.

Miss JACKSON was a pupil at the Conservatoire of Paris, of the great professors Herold, Auber, and Halévy. At her debut in the Imperial Theatre of Rio di Janeiro she was received with enthusiasm, and similar honours have been paid her at La Fenice in Venice and Carlo Felice in Genoa.

For information as to terms apply by letter to Miss JACKSON, Adelphi Hotel, Byculla.

FORT PRESS COMPANY (LIMITED.)—Notice is hereby given, that a Call of Rs. 250 on new issue of quarter Shares, is payable at the Office of the Secretary, Bruce Lane, No. 1, on or before the 15th November, after which date, interest will be charged on all unpaid Calls at the rate of 9 per cent. per annum.

It is requested that the Shareholders should produce their Share Certificates, when applying for the new quarter Share.

By order of the Board of Directors,
EWART, LATHAM & Co.,
Secretaries and Treasurers.

Bombay, 17th October.

FORT PRESS COMPANY (LIMITED).—Notice is hereby given, that the Property of the above Company, situated in Armenian Lane, Fort, and measuring about 3,750 square yards, will be sold by Auction on MONDAY, the 21st November 1864, at 12 o'clock noon. The plan and conditions of sale will lie for inspection at the Secretaries' Office, on and after the 9th November.

By order of the Board of Directors,
EWART, LATHAM & Co.,
Secretaries and Treasurers.

Bombay, 24th Oct. 1864.

REWARD OF RUPEES FIVE THOUSAND.

WHEREAS it appears, that delays and stoppages frequently occur in the transmission of Messages by Electric Telegraph in India, to the serious [illegible] of Bullion by the English Mail Steamer; and such delays can only be accounted for on the supposition that they are the result of fraud; the Bombay Chamber of Commerce hereby offers a reward of RUPEES FIVE THOUSAND to any one who will come forward and give such information as shall lead to the apprehension and conviction of the guilty parties.

A. G. GUMPERT, Chairman.
JAMES TAYLOR, Secretary.

Bombay, Chamber of Commerce, 24th October 1864.

EASTERN FINANCIAL ASSOCIATION (LIMITED.)—Notice is hereby given, that the Second Call of (50) Fifty Rupees per Share is payable at the Office of the above Association on or before the 15th November, all or which date and until further notice, interest at the rate of twelve per cent. annum will be charged on all Calls remaining unpaid. Interest at the rate of seven per cent. per annum will be allowed on all sums paid before the 15th November.

ALLADINBHOY HABIBBHOY,
Chairman, Board of Directors.

INDIAN PENINSULA, LONDON, & CHINA BANK (LIMITED)—Notice is hereby given, that a Third and Final Call of Rs. 50 per Share is payable at the Offices of the above Bank on or before MONDAY, the 21st November, current, after which date Interest at the rate of 12 per cent. per annum will be charged on all unpaid Calls.

D. A. TRAILL CHRISTIE, Officiating Manager.

Bombay, 2nd November 1864.

BOMBAY FUND IN AID OF THE CALCUTTA CYCLONE GENERAL RELIEF FUND.—Subscribers to the Fund are respectfully requested to pay the amount of their Subscriptions to Messrs. REMINGTON and Co., the Treasurers, that the same may be remitted without delay.

G. BRIDGWOOD.
PREMCHUND ROYCHUND.
JAMES TAYLOR.
DOSSABHOY FRAMJEE CAMA.
BHOWJAJEE.
DHUNJEEBHOY FRAMJEE.
Honorary Secretaries.

TENDERS will be received by the Superintendent of Marine for the conveyance hence to London of a quantity of Stores belonging to the Persian Gulf Telegraph Department, which will be shipped by the Marine Storekeeper, consisting of 14 packages amounting to 19 tons 1 cwt. 1 qr. and 14 lbs. by weight, or 9 tons 8 cubic feet, 1534 inches by measurement.

2. The Stores above referred to will have to be delivered into Craft, provided for that purpose by the Director General of Indian Navigation from alongside the ship on arrival in the River Thames.

3. Tenders should specify the rate per ton by measurement or weight at which the articles will be taken.

4. The date on which the vessel will be ready to commence loading, and when she will leave Bombay should also be specified.

Further information if required can be obtained, and the articles viewed on application to the Marine Storekeeper.

By order of the Superintendent of Marine,
GEORGE INGLE, Secretary.

Superintendent's Office, Bombay, 8th November 1864.

AUCTION SALE BY MESSRS. DINSHAW HORMUSJEE AND CO.

Merchandize, shipped by THOS. SHORT, JUNR., *for the late firm of Hunt, Monnet & Co.*

THE undersigned requests that Goods bought at the above sale may be *cleared without delay* to enable him to unpack the following Goods:—

Single and Double Barrelled Guns and Rifles.
Procelain Dinner Services.
" Dessert Services.
" Breakfast and Tea Services.

And a general Stock of Earthenware, superior Crystal Cut Table Glass, Tumblers, Goblets, Champagne, Claret, Sherry, Liqueur, Pickle, Glasses, Custard Cups, and all the requisites for a well appointed Table Service.

Due notice will be given when the above are ready for public inspection.

JAMES T. GOOD,
Attorney for THOS. SHORT, Junr.

NOTICE.—Tenders will be received at the Office of the Superintendent of Marine from persons willing to supply Ship Tonnage for the conveyance from Mangalore to Calcutta, of about thirty tons of Amandavie Coir, be the same more or less.

2nd.—The Tenders must specify the rate per ton of (4) four Candies or two thousand two hundred and forty (2240) Pounds, and the time when the Vessel will be at Mangalore to receive the Coir.

3rd.—The Coir will be placed on board in bundles which must be preserved entire, and be delivered at Calcutta in like order according to weight.

4th.—The Master of the Vessel, or authorized Agent for the Owner at Mangalore, will be required to see the Coir weighed and the bundles counted, and to sign the Bills of lading, or such other document connected with the lading of the article as the principal Collector of Mangalore may require of him.

5th.—The freight will be paid in Calcutta on the completion of the delivery of the Coir in conformity with the terms of the Bill of lading.

6th.—The Superintendent of Marine reserves to himself the right of rejecting any Tender without assigning cause for so doing.

By order,
GEO. INGLE.
Secretary to the Superintendent of Marine

Superintendent's Office, Bombay, 9th August.

NOTICE.—On and after the 1st October next, the Fares for Transit through Egypt will be reduced to the undermentioned rates:—

1st Class Passengers	£22 10s.
2nd do. do.	" 15 "
and servants	
Children over 10 years of age to be considered as Adults.	
Children between 3 and 10, to be charged half the above rates.	
Children under 3 years, free.	

Under these altered rates Passengers will have to pay for all refreshments supplied during the journey through Egypt; and the amount of Baggage allowed to them, free of charge, will be:—

1st Class Passengers	80 lbs.
2nd do. do.	50 "

Children paying half fare to be allowed half the above weights.

Extra Baggage will be charged [illegible] per cwt., and all charges [illegible] Letters, in Hindostan, or [illegible]

The allowance [illegible]

Pas[illegible]

FOR SALE.

GRAM, Ferozepore, in quarter Candy Bags, at Rs. 32 per Candy. *Cash.* "X.," *Gazette* Office.

FOR SALE.—Founts of Small Pica, Long Primer, Bourgeois, Brevier, and Minion Type, in good condition, suitable either for a Newspaper or Book-work. Also a quantity of old Type, for

NEW ADVERTISEMENTS.

OUR "OVERLAND SUMMARY" is now ready. It contains, in addition to all the News of the Fortnight specially-written Market and Freight Reports, and a well-digested Summary of Events.

ANNUAL SUBSCRIPTION,..... Rs. 10.
SINGLE COPY,..... 8 As. each.

Bombay Gazette Office, Medow Street, Fort.

Will be published at noon,

THE BOMBAY PRICE CURRENT,
AND SUMMARY OF TRADE:
Published on the Departure of each Overland Mail for England.

CONTAINS a Statement of Import and Export Custom Duties; Tables of Weights, Monies, and Measures; detailed Prices Current of Europe Goods and Eastern Produce; Lists of Ship ping Arrivals and Departures for the fortnight; a List of the arr-ringed Vessels in Harbour on the date of publication, with the names of their Commanders, their Tonnage, Boat ng Agents, Destination, and Date of commencing to load.

AND A SPECIALLY-WRITTEN FORTNIGHTLY REPORT ON THE BOMBAY MARKET.

Annual Subscription in advance Rs. 10.
Single Copies 8 As. each.

Bombay Gazette Office, Medow Street, Fort.

FOR SALE at the Godowns of the undersigned P. O. S. N. COMPANY'S AMONTILLADO SHERRY, at Rs. 30. GREY & Co.

Bombay, 11th November 1864.

NOTICE.—We have this day commenced business as Wholesale Jewellers and General Merchants. Nembhai Lane, 19th November 1863. GORDHANDAS & Co.

NOTICE.—No applications for shares in the "Albert Bank and Financial Association" will be received after 12 o'clock this day.

For the Promoters,
COHEN & Co.

Bombay, 12th November 1864.

DELHI BANK CORPORATION (LIMITED).—The Bombay Branch of this Corporation is now prepared to receive short date deposits viz., at four per cent. subject to fourteen days' notice of withdrawal, and at five per cent. subject to fifteen days' notice of withdrawal.

W. B. THOMPSON, Agent.

EASTERN FINANCIAL ASSOCIATION (LIMITED).—Notice is hereby given, that a General Meeting of the Shareholders will be held at the premises of the Association, No. 2, Hornby Row, on TUESDAY the 29th day of November, at 2 p.m.

ALLADIN HABIBHOY,
Chairman Board of Directors.

Bombay, 11th November 1864.

NOTICE.—THE ROYAL FINANCIAL ASSOCIATION (LIMITED).—No application can be received after this evening. The list remains open for the convenience of applicants until Monday afternoon. Applications to be addressed to the Promoters, care of the *Bombay Gazette* Office.

12th November 1864.

THE BOMBAY CITY BANK (LIMITED).—Holders of First and Second Call Receipts are requested to pay the Amount of same for Shares for Transfer, now ready for delivery, and also, where necessary, to have the Transfers duly effected in their names.

By order of the Board of Directors,
C. PAVIOUS, Manager.

Bombay, 11th November 1864.

NOTICE.—To be sold by Public Auction in the Dockyard at noon on WEDNESDAY, November 30th, H. M. Iron Screw Despatch Boat *Plover*, 30 horse Power, and 220 Tons, as she stands on the day of Sale. For particulars apply to the undersigned.

GEO. THOS. ROBINSON, Commander I. N.,
Marine Storekeeper. Dockyard Storekeeper.

Marine Storekeeper's Office, Bombay, 11th Nov. 1864.

EAST INDIA PRESS COMPANY (LIMITED)
ईस्ट इंडीया प्रेस कंपनी (लीमीटेड)
ઇસ્ટ ઇન્ડીયા પ્રેસ કંપની (લીમીટેડ)

NOTICE.—The Fifth Instalment of Rs. 3-0, making in all Rs. 4-0 per share, is due this day, after which interest will be charged.

ALEX. C. PRICE & Co.,
Secretaries & Treasurers.

Bombay, No. 6, Hornby Row, 12th November 1864.

FIFTH PUBLIC PERFORMANCE
AT THE GRANT ROAD THEATRE
OF THE ITALIAN OPERA COMPANY
WILL TAKE PLACE
THIS DAY, THE 12TH NOVEMBER,
OPERA "TROVATORE"—MUSIC VERDI.

Dress Circle ..... Rs. 10
Stalls 8
Gallery 4

Performance commences at quarter to 9 P.M. Tickets to be had at the Theatre of Messrs. Brandao & Co.

Smoking strictly prohibited.

The New Opera "TUTTI IN MASCHERA" is to appear next FRIDAY the 18th inst.

THE DECCAN COTTON CLEANING COMPANY.—The Directors have pleasure in giving notice that a Special General Meeting of the Shareholders of this Company, duly convened for the purpose last, that the Company shall be wound up voluntarily, and for the purpose of winding up the affairs of the Company, and for realizing the assets thereof, will be held at the Office of the Company, No. 1, Hornby Row, Fort, Bombay, on Monday, the 28th November 1864, at 4 o'clock p.m., when and where the said Resolutions will be submitted for confirmation as Extraordinary Resolutions passed at the Special General Meeting of the Company held on the 14th October 1864.

Dated this 12th day of November 1864.

By order of the Board,
ALEX. C. PRICE & Co.,
Secretaries & Treasurers.

Bombay, 12th November 1864.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.
IN THE GOODS OF JAMES MACKENZIE, DECEASED.

Notice is hereby given, that the Executors of the last Will and Testament of the above-named James Mackenzie, deceased, intend to apply to the Court on the 19th day of November instant, at 11 o'clock in the forenoon, for Probate of the said Will.

Dated this 11th day of November 1864.

CRAWFORD, BAYLEY & Co.,
Attorneys for the Executors.

TRACKER, VINING & Co. beg to call the attention of their friends to the very interesting selection of

PHOTOGRAPHIES DE VIENNE,

which they have received per Overland Mail.

The following have been fully coloured:—

Group. The Royal Family (Proof from Life) ..... Rs. 8
Ditto Group of Children (The Sons of Wales and Princesses) 5
Do. Prince of Wales and Alexandra 2
Ditto Prince Alfred 2
Do. Princess Alexandra Lewis and Child 2
Ditto Duchess Genevieve de Brabant 2
Princess of Prussia 2
Prince of Wales 2
Princess of Wales 2
Princess of Saxony 2
Princess Charlotte of Prussia 2
Prince William of Prussia 2
Prince of Orange 2
Lord Palmerston 2
Lady V. Scott 2
Dr. Livingstone 2
Captain Speke 2
Sir Roderick Murchison 2
Sir Rob. Peel 2
Miss Dolores 2
Mrs. Charles Young 2
Paul Josephs 2
Miss Hughes 2
Kate Terry 2
Miller, the notorious murderer of Mr. Briggs 2

TRACKER, VINING & Co.

POSTAL NOTICE.

OVERLAND MAIL.

The Overland Mail, per P. and O. Co.'s Steamer *Belgic*, will be closed on MONDAY, the 14th November 1864, at 7 o'clock a.m. Letters posted will be kept open on payment of the usual fee of 8 annas, which must be prepaid by Stamps. Private Letters and Registered Letters will be received until 8 P.M. of the previous day.

CHINA MAIL.

The Post Office Packets for Ceylon, Penang, Singapore, and Hongkong, per P. & O. Co.'s Steamer *Ganges*, will be closed on SUNDAY, the 13th November 1864, at 9 o'clock a.m. A packet for late letters will be kept open, on payment of the usual fee, until 2 p.m. on the 14th idem. All letters then will be despatched viâ Galle by this opportunity.

MAILS FOR KURRACHEE AND SCINDE.

Mails for Kurrachee and Scinde, per Nemesis, will be closed 12 hours after the arrival of the Overland Mail.

Bombay, 10th November 1864.

CALENDAR—Nov. 1864.

PHASES OF THE MOON.

1st Full Moon, Sunday 13th..... 6h. 9m. p. m.
9th Last Quarter, Monday 21st..... 6h. 8m. p. m.
16th New Moon, Tuesday 29th..... 6h. 9m. p. m.

Day of Month	Days	Sundays, Festivals, &c.	Sun Rises.	Sun Sets.	High Water Bombay Harbour.	
					Morn.	Even.
			h. m.	h. m.	h. m.	h. m.
Sat.	12	Twilight ends at 6h. 38m.	6 7	6 23	9 37	10 1
Sun.	13	24th Sunday after Trinity	6 8	6 22	10 16	10 45
Mon.	14	Mars rises at 6h. 31m.	6 8	6 21	11 7	11 29
Tues.	15	Mercurius, Sp.	6 9	6 21	11 50	
Wed.	16	Mars sets at 5h. 46m. a.m.	6 9	6 20	0 10	0 34
Thur.	17	Virgo, Sp.	6 10	6 20	0 51	1 14
Fri.	18	St. Luke.	6 10	6 19	1 32	1 54

THE BOMBAY ALMANACK AND DIRECTORY

Published ... are arriving ... are said to have actually made up their ... week to take telegrams and forward ... England. This rate ...

DURING the temporary absence of the Managing Proprietor in England, Mr. THOMAS GRAHAM *is authorised to grant receipts and recover monies on account of this Office.*

MACLEAN AND CHARMAN.

Bombay Gazette Office, 9th Sept., 1864.

LATEST DATES RECEIVED.

ADEN	Nov. 8	KURRACHEE	Nov. 6
ADEN	Nov. 3	LONDON	Nov. 2
ALLAHABAD	Nov. 9	LONDON	Oct. 18
AUSTRALIA	Aug. 26	MAURITIUS	Oct. 10
ALEXANDRIA	Oct. 26	MADRAS	Nov. 5
BANGALORE	Nov. 5	MALTA	Oct. 20
CALCUTTA	Nov. 4	MERCTAN	Nov. 1
CAPE	Sept. 30	OOOH	Nov. 2
CEYLON	Nov. 1	PONDAUR	Oct. 1
CORFIN	Nov. 3	PENANG	Oct. 25
DELHI	Nov. 5	RANGOON	Aug. 10
FRANCE	Oct. 19	SUEZ	Oct. 27
HONGKONG	Oct. 15	SINGAPORE	Oct. 2

The Bombay Gazette.

SATURDAY, NOVEMBER 12, 1864.

As the P. and O. Company has been warned by Government that a weekly postal service must soon be established between England and Bombay, it is full time, we think, that a public protest were made against the inferior character of the steamers now employed in carrying our mails on this side of the Isthmus of Suez. There has been during the last two or three years a very large increase in the number of passengers and value of the freight conveyed by the steamers between Bombay to Suez; and it cannot now be pretended that the traffic is not sufficiently remunerative to warrant the introduction of a better class of boats on the line. No improvement, however, has been made. On the contrary, the new steamers are in general worse than the old ones, as their frequent breaks-down and the falling off in the average rate of speed during the voyages this year fully testify. To the *Behar*, which brought the mail of the 15th ult., belongs the credit of having made the shortest passage, for the season, of the year 1864; but the *Behar* has very insufficient horse power, and with a calm sea nearly the whole way her run never exceeded 235 to 240 miles a day, and was often very much less. This fact proves that even the fastest vessel of the P. and O. Company on this line can be no means be pinced in the rank of a first-class ocean steamer of the present day, such, for instance, as the same Company's splendid ships on the Mediterranean side or the Cunard steamers. Moreover the Bombay boats are generally so overcrowded at this season of the year, that the full amount of speed of which they are capable cannot be got out of them; and it is needless to add that, when as frequently happens, a hundred or a hundred and twenty passengers are put into a space that was only intended to accommodate two-thirds of that number, every one on board is subjected to discomforts which certainly passengers who pay first class fare from London to Bombay are entitled to expect that they shall escape.

It is not, however at sea only that avoidable delays in the transmission of the mails are incurred. The substitution of larger and swifter steamers for those now in use on the line, and the introduction of the system of sea-sorting (which is still, we suppose, "under consideration") will not have the effect of reducing the time occupied by the voyage to the proper limit of 19 or at the outside 20 days which it ought long ago to have reached, unless the officers in charge of the mails are enabled to control the Egyptian transit administration, and prevent a detention of two or three days in that land of Egypt in which unlucky English travellers are exposed in our day to as many extortions as ever Pharaoh practised on the Israelites. From a memorandum, now lying before us, of the dates of arrival and departure of the mails of the 18th ultimo from Alexandria to Suez, we learn that the *Ottawa* with the Southampton passengers, and all the heavy baggage on board reached the former port on the morning of the 25th October. The passengers were forwarded at once to Cairo; but the baggage appears to have been left where it was. The *Peninsula*, with the Marseilles Mail, arrived at Alexandria on the morning of the 26th October, and nothing would have been easier than to forward all the mails and passengers at once to Suez, and to embark them there on the evening of the 26th. There was very little baggage in Marseilles to load the passengers would have esteemed themselves lucky to be allowed to stay only twelve hours in Egypt. But all this was done was to send the Marseilles passengers to Cairo, where they arrived in half-past two in the afternoon and were kept quite unnecessarily till nine the next morning. Some of the Southampton passengers had gone on before; others remained till the morning of the 27th, and then travelled with the Marseilles passengers to Suez. On the way the heavy baggage which had been brought by the *Ottawa* to Alexandria on the 25th was passed and the passengers, needlessly hurried on as they had been needlessly delayed, were condemned to spend a few hours at the Suez hotel until the baggage arrived; nor did they finally get on board till eight o'clock in the evening of the 27th, exactly 24 hours after the time at which, if the mails had been duly despatched with the utmost speed to their destination, they would have been safely embarked in the *Behar*. The object of the delays in Egypt is perfectly intelligible. The Transit Administration plays into the hands of the proprietors of the hotels at Alexandria, Cairo, and Suez, and a detention of the important Indian mail for 24 hours or so gives to them a venial offence provided it secures to the hotel-keepers a further opportunity of fleecing rich Anglo-Indians. We cannot help fearing that, under the new and clean, system which has been now established, still more long delays will be contrived at by the Administration; and that travellers will find to their cost the saving they were able to make in the expense of the actual transit across the Isthmus will be more than compensated by the charges they will find it necessary to incur during their enforced sojourn at the hotels of the principal stations. It seems absurd that the British Government, which spares no outlay to render the mail service between England and India as perfect as human means, will allow, should have its efforts thwarted by a combination of hotel-keepers in Egypt. When one contrasts the journey from London to Marseilles with that from Alexandria to Suez, it is impossible not to admit that there must be gross mismanagement somewhere, to allow the vexatious delays of the latter to counteract all the advantages attained by the restless eagerness to lose not a moment of time which is displayed during the former. English influence is said to be gradually acquiring the predominance in Egypt under the rule of the present Viceroy; and, in justice to its subjects, both in India and in England, the British Government ought to insist on the work of transmitting the Indian mail across the Isthmus being conducted with the speed and regularity which are paid for but are never obtained under existing regulations. Unless this be done, all improvements that may be made at sea will be inadequate to accomplish the object in view.

THE following is taken from our *Overland Summary* of this day:—

It is no easy matter to disturb the equanimity of an Indian Government. A line of telegraph, the communication between Bombay and England by way of Teheran and St. Petersburg has now been open for more than a month; but the Government not only itself views the achievement of one of the greatest enterprizes of the age with perfect indifference, but, not content with refusing to take the trouble of trying to send a telegram to England on its own account, it will not accord to the public the privilege of transmitting messages which every merchant in the place would be most eager to pay for. At Kurrachee, it seems they are more enlightened than in Bombay: for, one of the Scinde papers having suggested that, now the line was open, it might be placed at the use of the public, the gentlemen of the telegraph office struck with the novelty of the suggestion, are said to have actually made up their minds to take telegrams and forward them to England. This rate of indifference would be incredible, but would be forwarded thence by post, "as no public intimation of the opening of the line had yet been made." Perhaps a month hence our Government, having found leisure for reflection in the cool seclusion of Matheran, will wake up to a consciousness of the actual existence of a direct line of telegraphic communication with London, and graciously allow the public to employ it for its own advantage. There is, of course, no hurry. The dignity of members of the Indian Government must not be ruffled by intemperate proposals to imitate Yankee eagerness in seizing at once the benefits of new inventions. The Indo-European telegraph is established, no doubt; but it must become a tolerably ancient institution before it can attain to the honour and distinction of being recognized by the Government of Bombay.

The English papers have, it appears, been busy discussing a story which first obtained currency in this country, but which was never very widely believed in here, and was finally discredited some time since, that Sir William Denison has formally revolted against the authority of the Secretary of State for India on account of the measures taken by the Home Government to effect the amalgamation of the Royal and Indian armies. Sir William Denison is not the man to imitate the example of his insubordinate predecessor in the Government of Madras, Sir Charles Trevelyan. But it is no secret that another Governor of a minor Presidency, Sir Bartle Frere, has taken so much to heart the offensive and insulting letters of the Finance Minister in the controversy which has been carried on with regard to the increase of the pay of Government servants in this Presidency, that he has forwarded the whole correspondence to the Secretary of State, and appealed to that absolute ruler of India for protection from the unwarrantably violent and bitter language which is addressed to him in answer to all his earnest remonstrances and entreaties in behalf of ill-used public servants in Bombay. The extreme folly of the Calcutta Government in resisting the demands of Bombay, in face of the clearest proof that an increase of pay of all subordinate officers is necessary to ensure the efficiency of the public service on this side of India and to prevent all the best men from leaving it for employment under more liberal masters, is producing the worst effect here; and it may in truth be said that the whole machinery of Government in Bombay is now rapidly falling to pieces. It is stated in the Bengal papers that Sir Charles Trevelyan is a martyr to gout, and will be compelled to go home within the next month or two. One is sorry for his ill health; but it would be a blessing for this side of India if he would return to England immediately and leave his place in Council open for the appointment of a man qualified to take a statesmanlike instead of a merely arithmetical view of the chief financial problem of the day.

The Central Government often acts, as we think, prejudicially to the public interests of Bombay; but it is quite true also that the cry against centralization and for self-government is raised very often in this Presidency by men whose sole purpose is to avail themselves of popular prejudices for the furtherance of schemes of which they do not dare to avow the real scope and tendency. Thus, an attempt has actually been made within the past fortnight to hold up the Government of India to public odium as "the brutal officialism under which we live," because that Government, with a very just regard for the pockets of the tax-payers, refused to allow a gentleman who had really though not formally left its service to become a full-time Municipal Commissioner of Bombay, to count his period of service as Commissioner as part of the time during which he must serve to obtain his pension. The argument on the Home Government of course is, that a man who does no work for them and gets full pay for working in quarters where no claim upon them is long in his way out of their employment. When the friends of the gentleman in question, Mr. Kennelly, found he must either resign his full-time Commissionership or lose his claim to a pension, they, with the usual preference which men in India show for private friendship over the common weal, tried to effect a compromise by allowing him to go back to his duties as a servant of Government while remaining a "half-time" Commissioner. The perpetration of this shameless job was proposed in spite of the knowledge which Mr. Kennelly's friends possessed that six months ago the whole system of "half-time" Commissionerships was formally condemned by the Bench of Justices as utterly useless and rotten. Yesterday (11th inst.) the Bench was necessary asked to rescind its former resolution, and stultify itself by voting Mr. Kennelly into office as a half-time man. Luckily for the credit of the Bench, the attempt completely failed, and Mr. Kennelly was left to do his duty by serving one master instead of vainly trying to serve two.

LATEST INTELLIGENCE.

(By Electric Telegraph.)

(Via Galle.)

COMMERCIAL.

HONGKONG, 29th Oct.

Per Steamer *Clan Alpine*:—

OPIUM—

Malwa	dlrs. 673	per chest.
Patna	" 498	"
Benares	" 462	"

EXCHANGE—On London—

Bank Bills	4s. 9¼d.	per dlr.
Private Bills	4s. 10d.	"
On Calcutta	Rs. 223	per dlrs. 100
On Bombay	224½	"

Shanghae advices to the 12th Oct.

OPIUM—

Malwa	Taels 503	per chest.
Patna	" 352	"

EXCHANGE—On London—

Bank Bills	6s. 8¼d.	per tael.
Private Bills	6s. 8¼d.	"
On India	Rs. 314	per taels 100.

THE Bank of Bengal reduced its rates of discount one per cent. all round on the 10th instant.

THE London *Spectator*:—"The daily letters from Copenhagen are getting worse and worse. We thought the scribe who painted so lovingly the yellow uniform of the running footmen, had reached the uttermost depth; but the *Standard* laughs at our poverty of imagination. That paper, the favourite journal of the Tories, printed on Friday in its leading type a letter from its special correspondent containing the following story:—'If report speaks truly his Imperial Highness the Czarawitch is perfectly bewitched by the charming Princess Dagmar. . . . One expression of his Imperial Highness is so pretty that it may not be improper I should mention it. It may have been . . . when looking out on the diamond-studded heavens of a northern night, that the tall fine-looking Grand Duke fixed his large eyes on the still more expressive ones of his beautiful betrothed,—"Dagmar," he said, "those are not eyes you have, indeed, they are not eyes!" "Not eyes?" said the lively Princess, with a look which went to his heart, "what are they if not eyes?" "By Heaven!" said the love-sick Imperial Prince, "they are stars. Nothing above is more bright or beautiful!" And then we abuse New York for tolerating the *Herald*!"

THE same:—"Lord Dufferin, it is said, is to succeed Lord Wodehouse as Under Secretary for India,—a good selection. Lord Dufferin besides being a good yachtsman, an observant traveller, and a Peer who can write masculine English, really knows what a Musselman is like when excited. As Commissioner in Syria he was singularly successful, and five years of the India House may qualify him for the Viceroyalty, which on the last vacancy rather went abegging."

PARIS LETTER.

(From our own Correspondent.)

PARIS, 18TH OCTOBER.

THERE has been nothing very startling since I last wrote. The political world is still occupied with the Franco-Italian convention, the interest of which has not yet dwindled away. Bibliophilomists have discovered that the year 1866, when, as at present arranged, the French troops are to quit Rome, has been mentioned by many commentators as the period when the Papacy was to have a tumble à la Humpty-Dumpty and never to be set up again though aided by all the King's horses and all the King's men. Religious [illegible] England. This rate [illegible] the fatal [illegible] admired a dimple [illegible] the dimples as [illegible] to

Some call upon him to make concessions to the spirit of the age and have a couple of chambers and a regular ministry. Can one imagine a Pope with responsible advisers—an infallible Pontiff submitting his bulls to be read over in council and approved—infallibility mocking under to a liberal majority in the House! The thing of course is absurd, but is it not absurd also that Europe should have a millstone hung round her neck and be still obliged to support a system which cannot progress?

His Majesty here is devoted to sensations—he made one when he slaughtered innocent people along the Boulevards; another when he effected the *coup d'etat*; when he joined England against Russia; when he tore a passion to tatters at the Tuileries reception and abused Austria; when he seized on Nice and Savoy; when he proposed universal Congress and everlasting peace; and lastly, when he suddenly announced his intention of leaving the Pope to the tender mercies of others. That the eldest son of the Church should so forsake the Holy Father! The Emperor now sits still watching the effect of the diplomatic brick which he has cast into the mill-dam and the distance to which its circles ripple. He appears as contented with his work as that small lad of whom Canning wrote:—

"So Youthful Hector roll'd the orgulish eye,
Called the dark plum from out his Christmas pie
And cried in self-applause—"How good a boy am I."

Still, however, it is doubtful what will be the final reception of the Convention. Mazzini from some dark abode has issued an address full of bitterness against the "Inscrutable" and his designs, and though Garibaldi is quiet, the people of Turin have had a meeting, and have demanded that the ministers who sanctioned the slaughter of citizens should be brought to trial and the French Convention rejected. This news has caused a heavy fall on the Bourse. The Government papers here try to reassure people this morning, and state that opposition from one side or another was only to be expected. Garibaldi remains quiet and has probably taken the advice of friends in England, for it is now said, and the thing is very probable, that the British ministry were consulted on the Convention before its signature. Lord Clarendon went to Austria, where it is reported that he declared that if the Convention were not accepted England would be forced to unite herself to France and Italy, and insist. It is more likely that Lord Clarendon merely tried to soothe the indignation which Austria would naturally feel at seeing a neighbouring and unfriendly power getting the beloved Papacy into its hands. Lord Granville has been at Turin, and the two members of the English Cabinet seem to have accomplished something towards general pacification: both Austria and Italy have been persuaded to reduce their armies by some 50,000 men. England, it is said, will also effect a reduction, but no such matter is breathed here.

Rather a good story has been going the rounds here. It is related that La Marmora, before forming his ministry, came to Paris to see the Emperor, who asked him how he found the treasury. "Sire," answered the Italian, "I think it quite inexecutable." "I do not think so at all, my dear La Marmora." "How can we guarantee the Pontifical frontiers? we shall find that impossible." The Emperor checked the new Premier with *laissez-moi en moins mes illusions*, and this with a leer which would have excited the admiration of Satan. This anecdote if not true depicts the position.

Can one imagine Monseignor de Merode, war minister to the Pope, and who has been travelling in Belgium in search of promised funds, recalled his haste to his post to reorganise another army to replace that which vanished at Castelfidardo? Lamoricière has also been solicited by the Faithful to resume his command and become protector. It is thought that the transfer of the Italian capital will take place about the middle of next year.

We have just lost one of our celebrated English characters called Major Fraser. The Major has been residing here ever since the peace, and would sometimes talk of the part which he played at Leipsic. A strange medley was the Major and was only known to a few. He lived in the centre of Paris and moved in a very limited orbit of late years revolving round the Café Tortoni. He was equally appreciated by fast young men who loved to hear of his former prowess and by learned men who admired his classical acquirements and his fine taste. The Major was equally good at an eccentric bet and an ode of Horace. He has ridden from Paris to Brussels and back in [illegible] time and had sat at table when an adventurous French [illegible] that same sum with three companions that he would not be a cuckold before three years—he had just been married. Our Major had suffered from nightmare and so slept always in a coffin in which he declared he was in no danger of falling out.

The peace with Denmark is not yet signed, and the Russians continue to behave like barbarians in the Duchies. You may remember that General Falkanstein destroyed for strategical purposes part of a fine railway bridge in Jutland. The Danish government claims £12,000 to put the line and bridge in order. This is just, but it does not appear just that the unfortunate Jutlanders who suffered so much by the war and upon whom the enemy battened for so long should be threatened with punishment in case they do not pay their regular quota of taxation.

The sister of the Princess of Wales, Marie Dagmar, who will one day be Czarina, has consented to renounce Protestantism in favour of the Greek Church. This perversion was a *sine qua non*.

The Emperor and Empress of Russia are to reach Nice to-day. Her Majesty is in bad health and last year spent the cold months in the Crimea. A detachment of the Imperial Guard has gone to do duty before the Imperial residence, and some Russian ships of war will lie at Villafranca.

A curious trial has just been brought to a termination at Berlin between the direct and collateral heirs of Marshal Blucher. The Marshal's plundering propensities were well-known. When in 1815 Paris was in the power of the allies Blucher took up his residence at St. Cloud: he turned it into a guard room whilst he was there and sacked it when he was leaving. Amongst other things which he carried off were pictures of the Bonaparte family, painted by the most celebrated artists of that period. The pictures he appropriated were seven in number; one fell into the possession of the King of Prussia, another passed into the palace of the King of Wurtemberg, and the other five are now in the house of Prince Blucher at Berlin. Some time since the collateral heirs laid claim to them, and the case came on for several hearings. The tribunal has at last decided that in order to satisfy different interests the pictures shall be sold by public auction. So, a Solomon has come into Court! What the heirs wanted were the pictures and not money. The five pictures to be sold will be bid for heavily by France: they represent Queen Hortense holding the present Emperor by the hand; the Queen of Naples, wife of Murat, surrounded by her children; the Empress Maria Louisa with the King of Rome; the Queen of Spain, wife of Joseph, with her daughters; and the Princess Borghese (Napoleon's sister Pauline). All these paintings are life size and in perfect preservation; they are all originals and there can be no doubt of their authenticity. The French Government is no niggard when valuable pictures are to be bought up, as witness the exorbitant prices paid for those which Soult took away from Madrid.

What do you think of the Marquise de Boissy being about to publish her recollections of Byron? Allow me to make a quotation from Macaulay's essay on Moore's life of that poet:—"From his Venetian harem he sent forth volume after volume full of eloquence, of wit, of ribaldry, of pathos, and of bitter disdain. His health sunk under the effects of intemperance, his hair turned grey, his food ceased to nourish him, a hectic fever withered him up: it seemed that his body and mind were about to perish together. From this wretched degradation he was in some measure rescued by a connection culpable indeed, yet such as, if it were judged by the standard of morality established in the country where he lived, might be called virtuous. But his imagination polluted by vice, a temper embittered by misfortune, and a frame habituated to the fatal excitement of intoxication, prevented him from fully enjoying the happiness which he might have derived from the purest and most tranquil of his many attachments." The Marquise de Boissy is the lady alluded to by Macaulay, and the volumes which the celebrated Guiccioli is about to publish should contain much interesting matter. The Marquis de Boissy who makes such a fuss in the Senate may feel himself aggrieved at the promised disclosures, but your French husband is not over particular, and of course the Marquis, when he married some 18 years ago, was aware of all that had passed. He is now over 60 years old. Ill-natured tongue have spread many reports about this couple; they have represented the Marquis as marrying in order to be made Senator because the Guiccioli had become the mistress of Jerome Bonaparte. The Marquis, who is a man of considerable wealth, was made a Senator because he was civil to the present Emperor when he was President, and if his wife aided him in the matter it was that, when the Napoleons were fighting in Italy for Italian freedom, she was on intimate terms with them. The Marquis married simply because he fell in [illegible] the fatal love was [illegible] and [illegible] to

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on 27 June, 2017

has done nothing but abuse the land which gave birth to Byron.

You remember no doubt the small Jew Cohen kidnapped at Rome; this Hebrew youth has been received by the Pope, and on being asked if he would be a Christian he replied in the affirmative. Cohen was then led away by Cardinal Antonelli; he no doubt imagines that he will be better cared for than when residing under the parental roof and being subjected at times to the cobbler's strap.

We hear that Captain Semmes is about to hoist his flag upon a new *Alabama* which has been built in France. The Captain has gone to sea from Liverpool, and either intends trying to run the blockade or getting on board another corvette. When I saw him last he seemed a good deal broken down from hard work, and I think the probability is that he wishes to get home.

A Polish Count has been playing the very mischief at a German watering-place. After seducing Mlle de la B——, one of the most charming ladies of the place, he abandoned her to marry the Marquise de L. The former lady after trying to win back her faithless lover determined to avenge herself. A grand ball was given to celebrate the bethrothal of the Marquise. The fête was at its height when Mlle. de la B. approached the Marquise with a smile on her lip and dashed the contents of a phial of sulphuric acid into her face. A short time before a servant in livery had handed a note to the Count who after reading it turned pale and went out. The next day his body was discovered stabbed in three places; the injured lady was found in the river, and the Marquise is disfigured for life.

There is going to be a new European difficulty caused by the little principality of Lichtenstein which has a vote in the Diet and which was created by the treaties of 1815. The Duke when he ascended the throne was told by his dutiful subjects that they were too poor to grant him a civil list. The Duke who was rich and good-natured consented instead of being paid to pay for governing. His territory was to furnish to the federal contingent 84 men and a drummer. His subjects murmured and Austria consented to find the men. The Duke having no capital of his own determined on residing at Vienna where he had a lordly mansion erected. His subjects murmured and wished to establish an absentee law. The Duke consented to reside six months each year on his estates. At last Austria, hard up, demanded to be paid for the troops she had supplied for Lichtenstein. The Duke's subjects murmured and refused to pay, the Duke says he won't pay, and he has given up a throne which, but for the honour and the glory of the thing, was only a nuisance to him. If Austria seizes on this microscopic state she will be breaking treaties and she will render Herr Von Bismark furious.

The Miss Sidell, who stood up so pluckily for her father when the *Trent* was boarded and the Confederate Commissioners were captured by Commodore Wilkes, has lately been married to Banker Erlanger of Frankfort. Commissioner Sidell had obtained for his son-in-law *in esse* a Confederate loan in which a good deal of money was turned. Banker Erlanger was at that time married to one Odette Lafitte who is reported to have preferred one Edgar Cordier to her lawful spouse. With a great deal of difficulty a divorce was obtained from Rome on the ground that force had been used in the marriage. This was what was generally given out and considered odd, as it was remembered that Banker Erlanger had eloped with, and not abducted, Mlle. Lafitte. You may imagine how this matter is commented on in this gossip-loving city. Mlle. Odette Lafitte married M. Edgar Cordier on the same day that Miss Sidell became the wife of M. Erlanger.

Two Frenchmen residing in Cracow have been guilty of the political crime of rearing a plant which produces two flowers, one amaranth and the other white. These are the Polish national colours, and the police of the district will prosecute any gardeners who dare to cultivate so dangerous a flower.

The Hungarian General Klapka has had a good run at Spa; he went into the rooms and announced his intention of playing for an hour and a quarter. He rose a winner of 57,000 francs, which was a good haul for a needy patriot who is stalking about Europe with his sabre dangling at his heels and waiting like Mr. Micawber for something to turn up.

The Dowager de Corday has just died in the 89th year of her age. She was of the same family as "the angel of assassination." Though ten years younger than the celebrated Charlotte Corday she knew her well and always spoke of her as "a young person usually serious and reserved, who had well bred manners, could laugh on occasion, and was fond of children."

BOMBAY.

Mr. [illegible] Rose assumed charge of his former appointment as the First Judge of the Bombay Small Cause Court on the evening of Thursday last.

From the 2nd up the 10th instant about thirty-five actions were filed in the Bombay Small Cause Court under the new Jurisdiction Act.

We are requested to state that Messrs. Byrn and Hodjee are not Brokers to the Financial Association projected by Mr. Bhugwandas Parshotumdas.

We are requested to inform the public that no applications for shares in the "International Financial Corporation (Limited)" will be received after two o'clock this afternoon.

From a telegram received by the C. M. S. N. Company, we learn that the s. s. *Bombay Castle* had arrived at Singapore on the 3rd inst. on her voyage to China. She left Bombay on the 17th ult.

We are requested to state that no applications for shares in the "Albert Bank and Financial Corporation" will be received after noon to-day. In consequence of the great number of applications it is not expected that many shares will be allotted individually.

We learn that Mr. Moroba Ballajee Soondurjee has sent in his resignation of his appointment as Assistant Translator and Interpreter of the Bombay Small Cause Court. This is, we understand, in consequence of some insulting words used to him by Judge Mauckjee Cursetjee, while he was interpreting in his Court a few days ago.

THE Rajah of Dharumpore has of late been involved in great debts, and on his application to the Government of Bombay, Mr. Cameron, the Agent to His Excellency the Governor at Surat, has been appointed to settle his affairs. Mr. Barton and Mr. Nanabhoy Haridass have gone to Surat on behalf of one of the creditors of the Rajah named Maneckjee Eduljee.

OUR *Overland Summary* (56 columns) is now ready for delivery. It contains all the Local and General intelligence of the fortnight, and specially-written Market and Freight Reports. The *Bombay Price Current* will be published at noon to-day, and will give the latest and most accurate intelligence, specially prepared for this publication, of the Bombay Exchange, Import and Export and Freight Markets.

We observe from a notice in our advertisement columns, that applications for shares in the "Royal Financial Association (Limited)" cannot be received after this evening. We understand that the Board of this Association will be composed of some of the first European and Native names in Bombay, under whose auspices one of the most desirable undertakings which have yet been announced, is to be brought out.

A WARNING TO BUGGYWALLAS.—A hack buggy driver, named Laxamon Bhickajee, was fined yesterday by Mr. Brown, the magistrate, for bolstering his horse along the Girgaum Road.

Another was fined yesterday by H. E. Leeke, Esq., the sum of Rs. 10, or in default to suffer two months' imprisonment, for demanding more than his proper fare. His Worship said the conduct of the public drivers was becoming unbearable, but he was determined to do all in his power to put it down, and he was of opinion they had better alter for they would eventually find that they would get tired of the fines before he was in inflicting them.

A REGULAR ROGUE.—A Hindoo, named Ragoonath Damodhur lost, in the month of March last, a shawl and other property, of the aggregate value of fifty rupees, from his stable, which was burnt in consequence of a fire. In the morning of Thursday last he attended at the Constable's quarters at Girgaum, where one Bapoo, sepoy, brought a goldsmith named Morosett with the shawl and a blotter. The latter pointed out the person from whom he had received them. The offender was yesterday placed before Mr. Brown on a charge of having in his possession stolen property. The evidence of the prosecutor and his witnesses was of so satisfactory a nature that His Worship convicted the prisoner and sentenced him to be imprisoned for two months in the House of Correction with hard labour.

NEW CIVIL SERVANTS.—The following extract, paragraphs 1 and 2 of a Despatch from Her Majesty's Principal Secretary of State for India in Council, No. 22, dated 29th September 1864, is published for general information:—

The undermentioned gentlemen have been appointed Members of the Bombay Civil Service, in the following order:—

Mr. Satyendra Nath Tagore.
" Edward Keate Liddierdale.
" Andrew Lyon.
" John Jardine.
" Charles George Blathwayt.
" John Pagan.
" Edward Ommaney.
" Montagu Bernard Baker.
" George Francis Mytton Grant.
" George Forbes.

These gentlemen should proceed to Bombay within three months from the 30th of July last, the date of their being certificated by the Civil Service Commissioners for appointment to the Civil Service of India."

consistent whole, and will clear up others which must remain obscure and unintelligible to them, until their greater familiarity with the subject sweeps away the clouds, is an invincible obstacle to such introduction. There are passages in Holy Writ which were penned expressly to teach us, that the best of men, when left to themselves, are capable of committing the most heinous offences; that each man carries within him the seeds of a deadly moral disease which, if once suffered to operate, is capable of bringing him down to the profoundest depths of spiritual uncleanness; and that unless some higher and more powerful Agency interfere to keep him in the path of holiness and obedience, his ruin is certain. But it is easy to imagine the handle which these passages will afford to every foul-hearted heathen teacher, for indulgence in all sorts of coarse scurrility. We may go further, and say that there are not wanting men in the ranks of what are called the "educated natives" who, as they are apparently utterly incapable of discerning the true reason why the passages in question were indited, so they seek in the columns of the Anglo-Vernacular Press, for a field whereon to pour out their obscene jest and coarse invendoes. Many of these writers evince an ignorance of the scheme of Christianity so gross, that we will not believe that they have ever read the Book they affect to understand. We will not think so ill of them as to suppose it possible, that such ignorance could remain in them, if they had really perused the Volume in anything like a systematic manner. But if we find amongst us, persons who, claiming to be considered "educated," do not the less manifest a pitiable ignorance of the Bible and its contents, and accordingly assail it, feebly it may be, in the weekly papers, what are we to look for at the hands of men, who are still in the thick darkness of absolute heathenism? If the former are found indulging in studied misrepresentation and in foul and unclean language, what better should we obtain from the latter? As to officering every Government College and School with Christian teachers, that is an absurdity too extravagant to be answered. Is the Government then to introduce the Sacred Volume into its Educational institutions, even though the uses to which it will be put, are evident? Can we really look for better results from such a system than those which we have reaped from the present?

"WORLDLY RANK."

(From the Standard.)

It was our misfortune no very long ago, to make a journey on an Indian railroad in the company of two members of that profession which chiefly requires its representatives to remember alike that they are "officers and gentlemen." There had been a Ball the evening before in the town from which we were starting and we believe that the Ball had been as "select, and refined a Ball" (as the phrase runs in the Post-Office Court Circular) as that limited selection and delicate fashion of the society of the little station would permit. The two officers who were our fellow-travellers had been present as visitors, and on returning to their quarters were accompanied to the terminus by two brother officers of the regiment which had given the entertainment. The whole party were in a condition of which, knowing the large allowances that are generally made for gentlemen of the profession in question, we shall say no more than that it would have been highly unbecoming in gentlemen of any other profession; and would certainly have rendered them unfit for the duties of the following day. They were not, however, quarrelsome, but were pleased with each other with infinite relish the pranks and freaks of the Lubies. Before the train started it was discovered that part of the luggage of one of the passengers had been left behind, and immediately that this was made known to the owner of the luggage, that officer began to pour forth such a torrent of invective, blasphemy of every, and slang (accompanied with free but ineffectual pummelling), as we have hardly ever heard equalled, and could only have been met by the foul-mouthed fishwife in any thieves' kitchen in Seven Dials. And as would never have been peremptorily silenced if no fault attempted in any "drunk and disorderly" lock-up in London. It was literally painful to hear the miserable man attempting in vain to exhaust the resources of his memory in the foulest language he could "lay his tongue to"—language which was evidently by no means unusual with his companions, although to do them justice it was confined their own contributions to the conversation to simple swearing, and we believe the horrible combination of the other traveller we indeed only ceased when the train moved away and he had no longer the opportunity of making himself the object of the open derision of the crowd. From this [illegible] himself with some deep [illegible] number which had hardly [illegible] were released from appre- [illegible] the station where we alighted. During the whole of that journey the companion was also [illegible], having deliberately proceeded to [illegible] *on the floor of the carriage in a mattress which he* [illegible] *for that purpose* when the train started. In this condition three hours were seen, through- out a long morning, by all the Guards at all the stations [illegible] and in this condition was the train left to [illegible] to enter (or retire from,) if she had inclination to travel in the only first-class carriage available. Had such a scene been acted on the Great Western Railway, England, instead of the little Eastern Railway India, it would have been terminated quietly and promptly by the orderly Policeman, who would either have insisted upon [illegible] from themselves or their companion [illegible] removed them to the station-house [illegible] would have had an opportunity of cooling their heads and their heels before being [illegible] with the Sitting Magistrate. A thing which, however, their company, when sober, was infinitely less disgreeable than when they were awake, that it gave rise to no more serious consequences than the reflection, aroused by the contemplation of their profanities [illegible] the consideration of the *effects* [illegible] *which they, and such as they, too often* [illegible] *the opinions of society which we* [illegible] Four hours before the railway journey these two persons had been probably [illegible] "light and life" of the brilliant circle as- [illegible] to the "select and fashionable" Ball of the previous night—their costume faultless, the dancing "such as ladies like" (as we have lately seen, but upon indisputable authority), their manners polished and refined, and their conversation no doubt as good as their wits could furnish from those events of their minds which they had learned from the oaths and the slang of the morning. It may be though that their condition when in the hall room, disguised as gentlemen, must have been as natural as it was unnatural, but in their secret hearts they must have loathed wearily throughout that gay evening the more concordial haunts, the casino and the Anglo Indian Theatre, where such topics as are described slang is admissable. There are not, believe that the true reasons for our two countrymens' sudden and violent contrast is to be explained by the suspicion of so much self-restraint. We rather think that such incomprehensible men, having no respect for themselves, have a great deal too much respect and disrespect for the case may be) for other people. They wore out their good or bad manners as luggage to do their wines—good to those who [illegible] with, bad, to those who [illegible] as they think they can impose upon or [illegible] the mere circumstance of *doing* an ungentlemanly action causes such men no regret, so long as they can no risk of its being exposed or of their being compelled to retract or apologise for. In large stations such men are far more cautious than in small ones, for the simple reason that the more people there may be in the neighborhood whom they *don't know*, the fewer they feel it safe to expose themselves before. And of indeed in this point is one of the chief [illegible] men transferred to com- [illegible] where the dread of Society may compel them to conform externally with the dictates of good breeding, even if their own hearts remain impenetrable to the truth of the adage that "Politeness is Benevolence in small things." It is of the very essence of a true gentleman to impress even his inferiors with the idea that they too are gentlemen, a notion which is generally most successful in making every one accept the "soft impeachment" and endeavor to deserve it. The foolish system which the small class of "snobs" to which we have referred, pursue in following, is diametrically opposite. *They* seek to impress every mixed company with the disagreeable conviction that all present are their own inferiors; and, not only do they never by any chance gain their points, but the stupid mistake in time re-acts upon them and makes them imagine that they really are the "great people" they have assumed to be, until in some fatal moment of hallucination they find themselves quietly "set down" as Mr.—was on one notable occasion by the late Douglas Jerrold.

Dash presented himself one evening *en grand tenue* at a club where the great wit was conversing with some of his compeers, and, having been slightly recognised by one of the younger members of the party, who noticed his "evening-dress," said with a little extra display: "I've been dining at the Duke of Devonshire's and there was no *fish*." This remark did not produce the effect which Mr. Dash had expected, for in fact nobody seemed to notice it at all, so the young fellow resolved to make another attempt to get the credit of so magnificent an invitation. "Yes," he began to drawl, interrupting the conversation which had been resumed; "Yes: I've been dining at the Duke of Devonshire's and what surprised me was that there was *no fish*"—" I see nothing astonishing in that," remarked Jerrold, "*no doubt it had all been eaten upstairs.*"

THE VALUE OF INDIA TO ENGLAND

(From the Spectator.)

THE transfer of India from the Company to the Crown is producing one remarkable and somewhat unexpected result. It is inducing the public to include the dependency for purposes of political argument among the colonies, to inquire whether after all it is a valuable possession, whether we are not in India as in Canada sacrificing for the appearance of empire the reality of strength and security? The extent of the army in India weighs on the British mind, and the *Times* of Monday in a careful article balances the considerations for and against the Continental belief that India is invaluable. It inclines evidently to serious doubts in the soundness of that belief, and the question is worth discussion, for though indifference, however popular, would not lead to the surrender of the Empire—Indian Consols and railway stock together exceeding one-fourth of the national debt—it might lead to rash reductions, to wild experiments made in the certainty that the worst result would be bearable, and to a general laxity of administration. We venture, therefore, in a dull time to put forward some considerations which appear to us persistently and somewhat perversely left out of the account.

1. The case of India differs from that of the colonies in one very material feature. The resources of the dependency, whether little or great are absolutely at the disposal of the British Parliament, as absolutely as its disposal as those of Scotland or Cornwall, Wales or Ireland. There is no elected legislature, no constitutional contract to stand in the way of action ordered from Westminster, no public opinion to be obeyed or conciliated, and no means of material resistance to be seriously dreaded. If Parliament choose to order that all surplus revenue should be spent in England, or that India should maintain all the British colonies in Africa and Asia, or should keep up an army a million strong, or should create a fleet of iron-clads superior to that of Russia, there is no power short of Providence which has either the right or the will to interfere. European opinion on the spot would, on adequate cause shown, sanction any order on which Parliament was determined, there is no native opinion except in favour of internal order, and the only organized body capable of resistance is British and comes home every ten years. The force thus absolutely at the disposal of Parliament is so great as to form not only an appreciable addition to the strength of Great Britain, but an addition more than equal to a first-class alliance. From Egypt to Japan, whatever the work to be performed, the aid of India is worth more in direct assistance than the aid of France. The revenue of England is calculated at seventy millions, but in any time of emergency it is a hundred and sixteen, for the 46,000,000*l.* of Indian revenue is absolutely at British disposal. The army of Britain is estimated as 120,000, but it is really three hundred thousand, for every British soldier and Sika auxiliary is available for action outside India. That army, moreover, can be raised to any numerical strength for which funds can be procured, to a million tho oughly trained troops for example, without the faintest difficulty, and within six weeks of the arrival of the order. No man who knows India will be liable for an instant that if the British Parliament decided to conquer China and Egypt and Japan all at once, India could carry out those orders, could garrison those countries, and could hold them for years against any force Asia or Europe is at all likely to employ in resisting such an enterprise. Or to bring the case nearer home. Suppose Europe contending for the heritage of the "sick man," India could, if stirred to vehement action, pour three armies of a hundred thousand men each into Asiatic Turkey, move, fight, and keep them there without assistance from England for at least two years. All this would be possible in our judgment would be, setting aside wickedness or folly, but the potency of doing them comprehended in the possession of India completely alters our Asiatic position. We do not want to conquer France, but the power of doing it in the last resort would alter all our relations towards that country, and alter them to our advantage. We have in Asia, in fact, as to all a first class monarchy, with a revenue of European magnitude, an army all Asia combined could not resist, a fleet equal for transport purposes to any two Continental powers, and this ability to [illegible] never expresses even an opinion as to the [illegible] the spell of sovereignty [illegible] no operations undertaken. If asked for troops he sends them, be it to Egypt, China, or New Zealand, without remark; if for a fleet he fires it without objection if for advances he makes them in millions, waits submissively for repayment, and if cheated, as in the first Cabul war, marches upon a whispered rumour of treason. Please our both mortality and [illegible] and that ally, solvent, so faithful, and so prompt, is in Asia supreme beyond all historic example, supreme as the United States would be if left alone among the Spanish republics, supreme as Napoleon was once over the Germanic Confederation. There is not a State in Asia which dare attack him, not one which would not be subjugated if he attacked not three in which an unreasonable demand on his part would not be followed by a servile submission on theirs. And this said, which is a hundred years ago would have been laughed at as arrogance that is the fact of things actual, and the Queen will make the bargains in it of less magnitude, the bills drawn on it of less amount, and the consequent demand less effective. A fall of 20 per cent. in produce (we take the figures for illustration sake, and not saying that they represent the actual fall) would lessen the demand for discount accommodation very materially. The fall may ruin people and hurt credit, with that effect we will deal presently; but in the future it will lessen the sum to be discounted, both by depressing produce and contracting operations. Nine per cent., coupled with a belief that this may not be the worst, is throughout our whole industry so limiting the demand for capital, that we shall be sure to have plenty of it within a moderate time.

Of course however, this cause requires time to operate. Many persons are borrowing right and left on other securities, to enable them to hold the produce—to prevent their sales—to the reduced rate which this is only a temporary effect. In the end, if you check trade, you check bills; if you lessen the value of produce, you lessen bills; and both these causes are now likely to be brought—are now being brought—into full daily action.

The undertakings, too, which have been most in favour during the last two years have not been of a nature to exact, even at the worst moment, new supplies of capital. Railways must be finished before they will pay, but the main recent speculation has not been in railways. The favour of the public has been given to companies of *guarantee* rather than of efficent capital. In an insurance company or a bank, the capital of the company is not wanted for the daily business of the company. A bank trades with the money of its depositors; an insurance company trades with the money of those who insure with it; capital is only wanted to give the public confidence, and to make good losses which most wisely, under proper management, would not happen. Most of the trading speculations of the new companies, too, are of equional extent. Half a railway is often like half a pair of scissors, no use at all; but the amount of capital to carry on the business of the "Fore Street Warehouse" depends on the amount of the business, and that is optional,—it is what the managers choose.

Of course there are considerable exceptions to these general observations. Many Companies, both at home and abroad, will have to call up, are calling up, capital from England is incompressible, and the policy of abandoning possessions will not be followed by efforts of conquests, while as mere drains for population countries not under our dominion are almost as good as India. Nor will we repeat the popular theory that India is a training ground for armies, for it costs us more by prejudicing recruits than we gain by the experience those recruits acquire. Neither Marlborough's armies nor the recruits who won Waterloo had been hardened or demoralized by years of tropical service. But we maintain that even as it is, without reckoning any strength not reducible to [illegible] or to cash, India raises us in Asia to the rank we possess in Europe, doubles our power for world-wide action, and adds one clear third to the surplus national capital,—that is, to the great reserve fund through which we encounter and survive misfortunes like the Lancashire cotton famine. Suppose that misfortune as great as it was predicted it would be, that we lost utterly the whole profit of the cotton trade, that frightful calamity would be expressed by a less sum in cash than the loss of India would involve.

For, and this is the second distinction between the case of India and the Colonies, the loss of the empire would not be a mere charge of Government, but the annihilation for trading purposes of the Peninsula. Canada as a colony and Canada as a State remains all the same a customer. But India to be a good customer requires not only order but free-trade, and there is a moral certainty that without European guidance she would not enjoy either for six months. Even if by a miracle all the sepoys throughout the country submitted to the same Emperor, instead of as of old setting up seventy separate lines of internal customs, and that Emperor had the brains and the means to keep up the railroads, he certainly would not keep up free-trade. Public opinion would compel him in twelve months to prohibit the export of food, the manufacture of rum, and the cultivation of indigo, to protect the native manufacture of muslins, and to prevent the import of the infidel's salt. Europeans never remain under a native dynasty, and the last trade, and the tea plantations, the refining of sugar, and the growth of opium would all alike decline. One-half the export trade, and all the import trade except in hardware and luxuries, would disappear at once, and with it the limitless possibilities which those trades contain. The Indian commerce which begins to look so large is in fact only in its infancy. Granted thirty years of peace and roadmaking and there is nothing to prevent its rising to the Ceylonese level of two pounds a head, or four times the present total, greater than our whole trade with the European continent,—a trade, too, absolutely in our own hand as the interval counties between England and North Britain. In return for all this, for the faithful alliance, and the great trade, for doubled power in Asia, and limitless possibilities of future commerce, we pay by a certain tribute of life estimated at the outside at 5,000 men a year, a tribute payable only till the railroads and the sanitary arrangements are complete. It is a great payment no doubt, it will when reduced to its lowest figures remain an embarrassing tribute, but as a mere matter of trade calculating we submit that our loss in the transaction is not yet quite proved, that to pay for the possession of India less in the way of life than we pay for getting coats a little cheaper than they ought to be is not an extravagant proceeding. We say, as a mere matter of profit and loss, to meet the current argument, though to our minds the value of India is not expressible in money. More than all our colonies, more than all our trade, the possession of India strengthens the English character, defends the English mind from yielding to its instinctive parochialism, and helps to form a nation of selfish, if successful, industrials into a race of governing men.

THE PRESENT SITUATION.

(From the Economist, Oct. 15.)

THAT the present situation is grave every one admits. The only disputed point is how grave we are to think it. There is some anxiety in every one's mind, and in the minds of some great anxiety. It becomes, therefore, our duty, putting aside questions of law or problems of currency, to look at the plain facts of the present case, and endeavour to give our readers such help as we can. We cannot, indeed, aspire to be prophets: where there are so many forces of unknown magnitude in operation, confident prediction is the sure sign of charlatanism. But we can at least enumerate those causes, and estimate as far as possible their present intensity.

There are always three several sets of causes to be regarded in times like these:—those which affect our capital, those which affect our bullion, and those which affect our credit; and there is much to be confusion if these are not carefully distinguished.

First, as to our capital. This set of causes is in the long run the primary and principal cause. What determines the value of money in Lombard street is the number of bills that come there for discount, and the amount of the deposits which are lying there waiting to discount them. These spare deposits are the unemployed capital of the country; these bills are the claims on it,—the demand of those who seek to employ it. Now, it cannot be doubted that vast as the savings of the country have of late years been, the employment has lately been growing faster, and has outstripped them. Four great causes are in permanent operation. First, free trade has produced its habitual effect in augmenting our commerce; secondly, cheap corn all over the world has given all the world a buying power such as it never had before since the new facilities of trade and communication gave it the means of buying; thirdly, the credit which other nations have now obtained, and now deserve, makes us willing to lend to them as we would not have thought lending before, and they are using that credit largely and constantly for industrial purposes. Lastly, what is a branch of the last, but may be separated, because it is not matter of congratulation but of regret,—what M. Fould calls an "expenditure of emulation" on warlike implements has made almost every Government poor, has made almost every Government desirous to borrow, and has brought almost every Government to lombard-street the great centre of available money. Besides these great permanent causes, the new plant in completion in the country is not yet quite proved, that to pay for the possession of India less in the way of life than we pay for getting coats a little cheaper than they ought to be is not an extravagant proceeding. We say, as a mere matter of profit and loss, to meet the current argument, though to our minds the value of India is not expressible in money. More than all our colonies, more than all our trade, the possession of India strengthens the English character, defends the English mind from yielding to its instinctive parochialism, and helps to form a nation of selfish, if successful, industrials into a race of governing men.

But this set of causes is now likely to undergo a check. The rise in the value of money of late has produced an effect which it had not produced before. It has, in the trade phrase, "contracted operations," not in one market, but in all markets. Bargains create bills, and bills are the demand for money; and when operations have some two or three months been contracted, the diminished demand for capital begins to tell. This is a similar result, of accordary importance doubtless, but still of secondary importance to the great fall in the value of produce. We will make the bargains in it of less magnitude, the bills drawn on it of less amount, and the consequent demand less effective. A fall of 20 per cent. in produce (we take the figures for illustration sake, and not saying that they represent the actual fall) would lessen the demand for discount accommodation very materially. The fall may ruin people and hurt credit, with that effect we will deal presently; but in the future it will lessen the sum to be discounted, both by depressing produce and contracting operations. Nine per cent., coupled with a belief that this may not be the worst, is throughout our whole industry so limiting the demand for capital, that we shall be sure to have plenty of it within a moderate time.

Of course however, this cause requires time to operate. Many persons are borrowing right and left on other securities, to enable them to hold the produce—to prevent their sales—to the reduced rate which this is only a temporary effect. In the end, if you check trade, you check bills; if you lessen the value of produce, you lessen bills; and both these causes are now likely to be brought—are now being brought—into full daily action.

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* Up to 1862-63, this return shows only the foreign trade of India. For 1863-4, it also includes the coasting trade, with the exception of the Government treasure from sea from one part of India to another, and the coasting trade of the Bombay Presidency. On the other hand, the return for 1863-64 does not include any portion of the trade of Scinde, the import of which, in 1862-63, was 5,38[illegible].

THE EXPLOSION AT ERITH.

(From the Home News, Oct. 10.)

From the evidence adduced by the inquest held on the bodies of the sufferers by the explosion at Erith, it appears that the quantity of gunpowder which was exploded amounted to about 1,040 barrels, or 104,000*lb.*, these being 100*lb.* to a barrel. Of this 75,000*lb.* were stored in the magazine of Messrs. Hall, 20,000*lb.* in their barges which were being unloaded at the time of the explosion, and 9,000*lb.*

Imports of Treasure into the several Presidencies of British India, from the United Kingdom and other Countries, in each Year:—

	£
1853-54	4,871,356
1854-55	2,022,258
1855-56	11,3[illegible],288
1856-57	14,413,698
1857-58	15,814,359
1858-59	12,817,070
1859-60	16,356,963
1860-61	10,679,350
1861-62	14,809,350
1862-63	20,523,409
1863-64*	29,147,208

But happily just for the present, at any rate, this drain has died away. It may revive when we are richer, but then we shall be able to bear it.

Under other circumstances, the rise in the rate of the Bank of France might have dangerous consequences. If we were drawing large supplies from the Continent, and were actually dependent on the coming in of those supplies, a *competing* demand by France would be serious. But that is not our situation. We are only keeping in the bullion we naturally get, and we find it, on the whole, enough; the rise of the discount rate in France will not diminish this; and it will aid what 9 per cent. is doing here in keeping gold and silver in Europe, in checking trade, in diminishing transactions, in delaying new undertakings,—all of which effects will help rather than hurt us. As far, therefore, as the bullion account goes, there is no reason at all *for anxiety*.

But, as Mr. Gladstone observed at Liverpool, there would have been reasons if it had not been for the improved policy of the Bank of England. If it had not been for the early, prompt, and vigorous measures of which he spoke; if the rate of discount had not been raised months since boldly, and 1 per cent. at a time,—there would have been but little bullion, almost no reserve of notes, and a panic before now. The causes which were at work in 1857 were (as far as they can be measured) much less than of late.

Lastly, as to the state of our credit. We all know that for the moment there exists a considerable and a diffused apprehension, and the two principal causes of it are very plain and obvious. *First*, a great fall in cotton and produce must cause much uneasiness. That large loss must fall somewhere. If in the present day commerce were exclusively or principally carried on with people's own money, the case would not be so bad. If a man who holds his own produce valued at 100,000*l.* suddenly finds it reduced in value to 80,000*l.* his loss is serious, but not ruinous. But if he hold it but pays for it, having borrowed in one shape or another 90,000*l.* on it, the loss is ruinous, and in times like these creditors are not over patient. A banker who in quiet times would have been only too happy to renew the bill now says, "I cannot renew it; I must realise my security, &c." And it is a feature of the age to trade on borrowed money. The proportion of business which is done with the trader's own capital never was so small as now, and is daily becoming smaller. That a considerable uneasiness should be caused by a fall in produce is only natural.

A speculative securities on the Stock Exchange have fallen also, and by the phrase speculative securities we mean nothing adverse; we mean only securities in which, as a matter of fact, there has lately been speculation, whether intrinsically they be sound or unsound. Persons who will refer to the "Investor's Manual," printed as a Supplement to this number of the *Economist*, will find that such is the case. And though the Stock Exchange is a limited market in comparison with our general trade, yet a fall in securities there affects many, and adds to other difficulties. A fall, particularly, there has been much gambling by people who had no means of attaining sound knowledge or of forming a correct judgment, and probably many of these will now suffer.

These losses must cause many small and perhaps some considerable failures; but, as far as the general mercantile world is concerned, the effect will soon pass away. Our people are rich and prosperous. They will go on eating, drinking, and consuming as before. Our stocks, though considerable, are not, in comparison with former years, overwhelming. The authentic figures published by the Board of Trade are these:—

An Account of the Quantities of certain Principal Articles of Imported Merchandise (subject to Duties of Customs) Remaining in the Bonded Warehouses of the United Kingdom on the 31st August, 1861, compared with the quantities in Warehouse on the 31st August, 1862 and 1863.

	1862.	1863.	1864.
Cocoa.....lbs	4,988,767	6,381,056	5,997,680
Coffee.....	34,063,052	30,099,471	32,073,963
Sugar—Unrefined.....cwts	193,157	187,287	216,113
Raisins	19,309	692	30,258
Spices—Pepper.....lbs	6,781,367	9,131,425	8,017,767
Spirits—Rum, prf. gls.	3,265,539	3,159,923	3,285,[illegible]
Brandy.....	2,998,424	3,131,981	3,332,591
Sugar—Refined and Candy.....cwts	59,757	121,812	281,091
Corn—Equal to white clayed.....	44,319	28,809	86,213
Not equal to white clayed but equal to brown clayed.....	1,015,[illegible]	1,147,112	1,251,029
Not equal to brown clayed.....	1,030,205	2,738,702	1,889,469
Quality not ascertained.....	91,773	....	....
Total unrefined....	3,075,819	4,244,452	3,358,334
Sugar—Molasses	371,403	267,642	164,757
Tea.....	7,885,978	8,101,977	23,031,819
Tobacco—Unmanufactured.....	49,545,480	47,081,386	50,084,201
Manufactured and Snuff.....	963,435	1,461,506	3,020,605
Wine—From foreign Possessions, again	283,[illegible]	147,[illegible]	76,623
Ho[illegible]	173,381	165,[illegible]	137,[illegible]
France	1,266,881	1,18[illegible],247	1,264,[illegible]
Portugal and Madeira	1,614,316	3,721,759	4,186,232
Spain and the Canaries	4,957,240	5,261,639	7,631,455
Italy—Naples and Sicily	224,103	231,714	271,461
Other countries	403,005	1,[illegible]2,258	471,695
Mixed in bond	530,790	747,011	660,451
Total of wine....	11,582,815	12,089,793	14,[illegible],735

Though the importers, therefore, of these articles, or some of them, may lose much, there is no mass to weigh us down, nothing to depress trade hereafter. When a certain number (more or less) of mercantile failures have happened, and when their present effect has passed away, the *mercantile* world will be as before.

The second cause of apprehension is the sort of business which has been done by some new banks and some new finance companies. And we, at least, are not likely to underrate this evil, since for months past we have been warning our readers against it. But we do not believe it will cause a panic, except it happen in some abnormal state of the public mind, be magnified by some accident, or be itself far greater than we think. We believe that there are many "acceptation" adroit which never should have been given, and which, as the market stands now, will not be renewed. But, bad as this acceptance system is, it has one advantage. The liability created by it is, in one respect, greater than other banking liabilities. If a depositor or a noteholder is in a fright, he can come for his money, but the holder of an acceptance due on a fixed day, whatever be his fear or terror, cannot demand it till that day. Banks, therefore, who have improperly given even many acceptances, though they may be ruined in the end, can long stave off the evil day: they can exhaust all their means on the first series of acceptances in hopes the market will get better, and then, by the time they are ruined, *they have become small*. Other banks fail with large and good assets, which they have had no time on a sudden to convert, and large liabilities, too. A bank which leads its name, and has little else to lend, will not have a good sixpence in its till when it does fail, but then it will be under very small liabilities. Such a bank will not cause a panic by its failure; it will be attenuated before it dies.

These remarks apply even more strongly to finance companies. Such companies may hurt themselves, and many perhaps will, but they will not hurt other people. Their acceptances may be dishonoured at last, but it will take a long time first: they will exhaust every resource before they allow it. And thus, in the end, if they should fall, they will not be the huge concerns, their downfall will not cause a loud crash, and will not alarm the public. And we only dread the fate of the bad finance companies. There are good and bad finance companies as there are good and bad banks, and the cellars of the bad ones will not in the end hurt the good ones, but will increase their resources and strengthen their hands.

On the whole, therefore, though there is much that is unsatisfactory in the state of credit, though there is much that will cause uneasiness, there is nothing which need engender collapse or panic,—nothing which will permanently reverse the more favourable conclusion which we have deduced from the study of the causes affecting our capital and those affecting our bullion. Though, of necessity, there will be tension for some weeks to come, it need only be tension.

A circular memorandum from the Horse Guards has been issued at Woolwich, informing the brigades and divisions in garrison of the Duke of Cambridge's approval of the promptitude and energy displayed by the officers and men in assisting at the scene of the recent disaster at Belvedere. The commander-in-chief also expresses his gratification at the successful endeavours of the troops in arresting the calamity of an inundation with which the country around was so imminently threatened, and which, but for their ready and untiring labours, would have undoubtedly been a prey to it.

WALTER SAVAGE LANDOR.

(From the Reader.)

Of the hundreds of thousands who lately read in the daily papers of the announcement of Landor's death, we wonder how many there were who did not exactly remember who Landor was, and how many even of those who did remember felt surprised to learn that he had not been dead long ago. If ever a man outlived, not so much himself as his time, it was the author whose death we have to record. If you cannot be the rose, it is something, doubtless, to grow near the rose; but, when the flower is faded and the leaves are scattered, and the very scent has floated away into the air, the fact that once your lot placed you in proximity to the rose is of no great advantage. And, in a literary point of view, it was Landor's fate to have been the parasite plant of flowers faded and forgotten. A sort of intellectual Æneas, he might have pointed to the great acts in the world of letters of a bygone generation and said with truth, "Quorum pars magna fui;" but then his Æneid itself was out of date, and the few who would have listened enraptured to it were themselves dead and buried years and years before the son of Anchises was gathered to his rest. Out of the little Florentine circle in which his declining years were spent, Landor had long ceased to be a living presence in the world. Every now and then in the pages of the *Examiner*—itself a fossil representative of a prediluvian age of literature—there appeared some quaint, vigorous stanza from the pen of the aged exile, full of classical allusions, breathing the spirit of an era not in harmony with our own, and reminding its readers strangely of the tone of some forgotten air whose words they sought hopelessly to recall. But, otherwise, he had become as unreal to us as one of the characters in his "Imaginary Conversations." Yet, with all this, his death is a marked incident in the annals of literature. Even a man of far less individual note would have been worthy of record from the circumstances of his life. He had lived through and been a sharer in we know not how many generations of poets and authors. Gray died but four years before his birth; and his last friend was Robert Browning. What an interval, great in time, greater still in intellectual change, is contained within these two waymarks. If we look to English poets only, Southey Wordsworth, Coleridge, Scott, Byron, Keats, Shelley, Moore, Rogers, Leigh Hunt, Hood, Tennyson, Keble, the Brownings, and a score of others of lesser fame, all made their mark upon the world during the period of Landor's pilgrimage upon the earth. He had seen the rise, decline, and fall of a score of poetic schools. Of the men whom we have mentioned, there is scarcely one who, at some time or other, must not have felt that ambition to be known to Landor which all young squires in the field of letters feel towards the knights who have won their spurs and made known their prowess. How many of them have experienced first the strange attraction, and then gradually the strange repulsion, which Landor exercised on all who came within the circle of his influence. If the theory be true, that every scene which man has looked upon still exists pictured somewhere upon his mental retina, there must have been within Landor's brain a perfect picture-gallery of all the men who have risen into literary fame since the days of the great Revolution. If he had left behind him memoranda of his recollections, and if, which we doubt still more, his morbid self conciousness had allowed him to appreciate the true nature of the men who came accross his path in life, he might have given contribution to the intellectual history of the last three-quarters of a century such as no other man could ever have approached to. If only, instead of writing the imaginary conversations of people he had never seen, he had written the real conversations of people he had known, his fame would have been a far more enduring one.

Any estimate of his literary merits must necessarily be an unfair one if formed by a writer of the present generation. Even the warmest of his few surviving admirers would hardly assert that Landor's writings will ever rank amongst English classics. It is seldom, except in libraries compiled a quarter of a century ago, that even the "Imaginary Conversations" will be found. And, as to Gebir and Count Julian, we confess that we should hardly know where to look for them at all. The student who takes down the two heavy dust-covered octavo volumes in which the fictitious sayings of Landor's personages are recorded will, we think, soon lay them aside not with weariness, but with something of bewilderment. He knows that they were accounted works of talent by a generation who had no lack of high models and great examples in literature; he feels that the pure core must lie hid within their cellars; but he has lost the "Open, Sesame." The very dedication carries him back to an epoch he cannot understand. That a certain General Stopford should be lauded to the skies in sonorous phrases for having aided the patriot Bolivar to establish the independence of Columbia—an independence, if we recall the phrase rightly, destined to be as durable as it is brilliant—strikes us with a sense of astonishment. That there was a time when people talked of Bolivar as wards of Garibaldi, and regarded the war of South American independence much as we look on the invasion of Sicily, is a fact that we acknowledge without comprehending. And so, as he views on, our student will never lose the sense of unreality which startles him at the threshold. Those conversations between Demosthenes and Eubatis, between Queen Elizabeth and Cecil, between James I. and Casaubon, may be—may, doubtless are—clever excitations; but how people could ever have regarded them as lifelike is a puzzle to which we have lost the clue. Casaubon and Eubulus are both alike; and both are still more like Landor. In fact, we have Landor talking to Landor in a series of disguises. We not only have Landor and the dialogues are not clever all the same, but the inability of the reader to [illegible] Landor is both alike; and both are still more like Landor. In fact, we have Landor talking to Landor in a series of disguises. We not only have Landor and the dialogues are not clever all the same, but the inability of the reader to [illegible] Landor is both alike; and both are still more like Landor. We know that the Greek tragedians spoke through masks, and that the actors of the great days of the legitimate drama appeared in court-dresses; and we know also, as a matter of fact, that they were almost powerfully upon the passions of their hearers. We do not question the fact of their success: we only assert that the mode by which they achieved it is to us inexplicable. Thus, in much the same manner, the whole pseudo-classic class of literature to which the "Imaginary Conversations" belongs is a sealed book for the present generation, reared and bred in another school. We have our own shams and impostures, doubtless; but we have done away with the sham of dressing up modern figures in Roman togas and Greek tunics. We admit fully the force and elegance of Landor's style. Whatever other sins he was guilty of, he was free from that of contorting and confusing the noblest language in which it was ever given man to write in. But mere lucidity and eloquence of style, great as their charm is, do not supply the place of thought; and the thought which the readers of Landor's day found in his compositions is hidden from us. During his later years, when he attacked a lady in couplets imitated faithfully from the fifth book of the Horat

COMPTOIR D'ESCOMPTE DE PARIS.—

Incorporated by National Decrees of 14th and 24th March 1848 and by Imperial Decree of 30th July 1854. PAID-UP CAPITAL—Francs 60,000,000 (£2,400,000). RESERVE FUND—Francs 14,000,000 (£560,000).

Head Office—In *Rue Bergere Paris.* Agencies at Bombay, Calcutta Hongkong, Shanghai, Singapore, Pondicherry, Karrachee, Mauritius, Saugonier (Reunion), and Saigon.

London Bankers—LONDON AND COUNTY BANKING COMPANY, (Limited); and MESSRS. J. HARRIS AND SON.

BOMBAY AGENCY.

OFFICES—No. 2, RAMPART ROW.

This Agency grants Drafts and Letters of Credit and purchases or collects Bills on the above mentioned places, as also on the principal Towns of Continental Europe, on Madras, Pondicherry, Karrachee, Ceylon, Mauritius, Singapore, Sydney and Melbourne.

EXCHANGE.

Drafts granted as follows:

On London 6 months' sight.....2s. 0¼d. per Rupee.
3 do. ..... 2s. 0¼d. "
Sight ..... 2s. " "
On Scotland 3 months' sight...2s. 0 41 cs. "
and Ireland 3 do. ..... 2s. " "
Sight ..... 2s. 48 " "

DEPOSITS.

Interest at 2 per cent. per annum allowed on Current Deposits payable on demand, of not less than Rs. 1,000, nor more than Rs. 50,000.

On fixed Deposits at—
3 months' notice 3 per cent. per annum.
6 ditto do
12 ditto do

DISCOUNTS, LOANS, &c.

The Agency discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

Any further information as to rates of business &c. may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.

Bombay 15th Oct. 1864. OTTO MULLER, Manager.

THE ROYAL BANK OF INDIA.—

Incorporated, with unlimited liability under the Act of the Legislative Council of India No. XIX. of 1857.—CAPITAL SIXTY LAKHS OF RUPEES IN 30,000 SHARES OF RS. 200 EACH, WITH POWER TO INCREASE.

BOARD OF DIRECTORS.

ANDREW GRANT, Esq. *Chairman.* | BURJORJEE HORMUSJEE CAMA, Esq.
W. F. STEARNS, Esq. | Esq.
J. E. GRIMM, Esq. | KABALDAS MADHAVADAS, Esq.
THOMAS MANOCKJEE, Esq.

Auditors.

AUGT. STEWART, Esq. | JAMES SEVIS, Esq.

London Bankers.

THE LONDON AND COUNTY BANK.

EXCHANGE.

Bills on London at 6 months' sight at 2s. 0¾d. per Rupee.
4 do. 2s. 0¾d. "
3 do. 2s. 0¾d. "
2 do. 2s. 0¾d. "
1 do. 1s. 11½d. "
On demand 1s. 11½d. "

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

Letters of Credit granted on the Bank's Agents in Calcutta, Ahmedabad, Surat and Baroda.

All Treasury Drafts, Hoondees, and other orders for realization to be made out, "Pay to the Order of the Royal Bank of India, or order."

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balances not exceeding one lac, or at 1 per cent. per annum if interest is paid on the lower balance in credit of the account for each month in the latter case interest will be allowed on any sum not exceeding two lacks.

FIXED DEPOSITS.

Subject to 12 months' notice 3 per cent. per annum.
Do. 6 do. 4 do.
Do. 3 do. 5 do.

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

J. GORDON, Manager.

Bombay, 20th July 1864.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE.

The Bank grants Drafts on its Agents in Scotland, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe, at the following current rates of Exchange:—

On London, at 6 months' sight above 2.30 2s. 0¾d. per Rupee.
" 4 do. 2s. 0¾d. "
" 3 do. 2s. 0¾d. "
" 2 do. 2s. 0¾d. "
" 1 do. 2s. 0¾d. "
On demand 1s. 11½d. "
On Scotland } 1s. 11½d. "
On Ireland }
Circular Notes for the use of Travellers on the Continent and to Europe Overland, at 1 day's sight. 1s. 11½d. "

The Bank purchases Bills and grants Drafts payable in Calcutta Madras, Ceylon Hongkong, Shanghai, Singapore, Penang, Mauritius, Yokohama, and Yokoseia.

The Bank also issues on the Branches of the Bank of New South Wales.

INTEREST ALLOWED.

On Floating Deposits payable on demand if not less than Rs. 1,000 or above Rs. 20,000 at 2 per cent. per annum.

ON FIXED DEPOSITS.

Fixed Deposits for 12 months' sight... 6 per cent.
" 6 " " 5 "
" 3 " " 4 "

Fixed Deposits may generally be availed of for the Bank Bills on the most advantageous rates, without notice.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes interests and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, with all charge.

If to be paid in India, a Commission will be charged of a ½ per cent.

On returning Government Paper or Share Certificates out of safe custody, or when sold on India, the proceeds, or when sold on London, a commission will be charged of ¼ per cent. But if proceeds are remitted on the Bank's Drafts, without charge.

Commission charged on purchase and sale of Government Securities.

All Letters should be addressed and all Hoondees made payable to the Agent, Chartered Mercantile Bank of India, London, and China.

Bombay, 8th Nov. 1864. W. JACKSON, Agent.

BANK OF INDIA.—Incorporated, with

Unlimited Liability, under Act No. XIX. of 1857, of the Legislative Council of India.

CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF Rs. 250 EACH, WITH POWER TO INCREASE.

Head Office, Bombay.

BOARD OF DIRECTORS.

HONBLE A. J. LEWIS, Esq. ADVOCATE GENERAL, *Chairman.*
W. COOPER, Esq. | H. B. H. TURNER, Esq.
A. R. SCOBLE Esq. | LIMJEE MANOCKJEE Esq.

Auditors.

CHARLES MACDONALD, Esq. | THOMAS MILLER, Esq.
Solicitors—MESSRS. KELLY & HORE.

London Bankers—THE LONDON JOINT STOCK BANK.
Branches—Calcutta, Hongkong.

EXCHANGE.

The Bank grants Drafts on the London Joint stock Bank at the following rates:—

At 6 months' sight... — at 2s. 0¾d. per Rupee.
4 do. — at 2s. 0¾d. "
3 do. — at 2s. 0¾d. "
2 do. — at 2s. 0¾d. "
1 do. — at 2s. 0¾d. "
On demand — at 1s. 11½d. "

DEPOSITS.

Interest will be allowed as follows:—
On Current Accounts ..... 2 per cent.
Deposits for 6 months certain ..... 4 "
" 12 " ..... 5 "

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

ADVANCES.

The Bank grants Loans against Government Securities, &c., and discounts Government and approved Private Bills and Hoondies.

COMMISSION.

On the purchase or sale of Government Securities, Bank or other Shares, ½ per cent.

Government or other Securities received for safe custody and interest or Dividends thereon drawn, free of charge.

On receiving Securities out of safe custody, ¼ per cent.

Orders and Hoondies should be made payable, and all letters addressed, "To the Manager Bank of India."

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

JOHN GRAY, Manager.

Bombay, 1st October 1864.

THE ALLIANCE BANK OF BOMBAY (LIMITED).

Incorporated in accordance with Act XIX. of 1857, and VII. of 1860 of the Legislative Council of India.

SUBSCRIBED CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF 250 RUPEES EACH,

With power to increase.

TEMPORARY OFFICE—RAMPART ROW.

BOARD OF DIRECTORS.

CHARLES FREWEN KELLY, Esq. *Chairman.*
JOSEPH A. SASSOON, Esq.
HORMUSJI NURSEY, Esq.
GHELLABHOY PUDDUMJEE, Esq.
SORABJEE VELLIJEE, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balances exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 50,000 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

DEPOSITS.

The Bank will receive money on deposit in sums of Rupees 100 and upwards, subject to notice of withdrawal of 15 days' notice at sight, and allow Interest thereon at 2 per cent. below the Bank of Bombay minimum rate of discount, rising or falling therewith, but not exceeding five per cent. per annum. Parties having current accounts can transfer any portion of their credit balance to deposit account.

Notice of changes in the rate of interest will be given by advertisement duly.

At the expiration of the 15 days' notice of withdrawal of a deposit the Interest will cease, unless the Depositor express his wish to continue the deposit subject to further notice.

Unless money shall have been lodged for fifteen days prior to the notice of withdrawal, no Interest will be allowed thereon.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal 7 per cent. per annum.
Do. 6 do. 6 do.
Do. 3 do. 4 do.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interest and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, without charge.

If to be paid in India, a commission will be charged of ¼ per cent.

On delivering up Securities deposited for safe custody, a charge of ¼ per cent will be charged.

On the sale or purchase of Government or other Securities, ¼ per cent.

Any further information as to rules of business may be obtained on application at the Office, or by letter to the Manager.

Office hours ..... 10 A. M. to 4 P. M.
Saturdays ..... 10¼ A. M. to 1 P. M.

By order of the Board of Directors,
W. F. WESCHE, Manager.

Bombay 31st August 1864.

THE ASIATIC BANKING CORPORATION.

Incorporated by Royal Charter.

SUBSCRIBED CAPITAL £2,000,000 WITH POWER TO INCREASE TO £2,000,000 (TWO CRORES OF RUPEES).

CAPITAL CALLED UP £500,000.

HEAD OFFICE—No. 4, LOMBARD STREET, LONDON.

BOARD OF DIRECTORS.

FRANCIS BOSANQUET, Esq., Chairman (Messrs. Timothy Wiggin & Co.)
T. A. RUSSELL, Esq., Deputy-Chairman (Messrs. Grey and Cains, London, and Grey & Co., Bombay.)
THOMAS CARDWELL, Esq. (Messrs. Thomas Cardwell & Co., London, and Cardwell, Parsons & Co., Bombay).
CHARLES A. FEARON Esq. (Messrs. Fearon & Co., London, and late of Messrs. Augustine Heard & Co., China).
WILLIAM MAITLAND, Esq., (Messrs. Mackillop Stewart & Co, Calcutta).

General Manager.—Hugh John, Esq.
Bankers.—The Bank of England and the London Joint Stock Bank.
Agents in Scotland.—The British Linen Company.
Agents in Ireland.—The National Bank.
Brokers.—Messrs. Foster and Braithwaite.
Solicitors.—Messrs. Freshfields and Newton.
Auditors.—Messrs Colemans Turquand Youngs & Co.

Agencies and Branches of the Bank have been established at Bombay, Calcutta, Singapore, and Ceylon, and others are in the course of being organized at Hongkong and Shanghai.

DIRECTORS IN BOMBAY.

The Hon. MICHAEL H. SCOTT (Messrs. Ritchie, Stewart & Co.)
ROBERT HANDAY, Esq. (Messrs. Grey & Co.)
CAMAJEE JEHANGHIR, Esq.

BOMBAY AGENCY.

Temporary Offices—No. 2, Rampart Row, (next to the Bank of Bombay.)

EXCHANGE.

The Bank grants Drafts on the London Joint Stock Bank, London at the following rates of Exchange:—

At 6 months' sight ..... at 2s. 1d.
4 do. ..... at 2s. 0¾d.
3 do. ..... at 2s. 0¾d.
2 do. ..... at 2s. 0¾d.
1 month's do. ..... at 2s. 0¾d.
Demand ..... at 2s. 1¼d.
On Ireland and Scotland... 1s. 11½d.

The Bank will also be prepared shortly to grant Drafts and Letters of Credit on other places in India, China and the East, where Branches and Agencies are in the course of being established, also to purchase or collect Bills on the same places.

DEPOSIT.

Interest is allowed on Current Accounts at the rate of 2 per cent. per annum on the Daily Balances.

On fixed Deposits for 6 months certain... — at — 3 per cent.
" 12 " ... — at — 5 " "

No Interest will be allowed on Deposits under Rs. 1,000 or above Rs. 50,000 *unless by special arrangement.*

Deposits for a longer period than 12 months, will be received by the Corporation on terms, which may be ascertained on application to the Agent.

COMMISSION AND AGENCY BUSINESS.

Customers may deposit with the Corporation for safe custody, free of charge, Government and other Securities and Bank and other Shares and Certificates.

Interest or Dividends will be collected on the same also free of charge, if remitted to Europe in the Bank's Bills; otherwise a charge of ¼ per cent. will be made.

On sales or purchases of Government and other Securities ½ per cent.

On delivering up Securities deposited for safe custody, ¼ per cent.

By order of the Directors,
ANTHONY MORRISON Agent.

Bombay, 6th Nov. 1864.

CENTRAL BANK OF WESTERN INDIA.—

HEAD OFFICE—BOMBAY.

CAPITAL, ONE MILLION STERLING. PAID-UP, ONE MILLION.

RESERVE, ONE HUNDRED THOUSAND.

OFFICES IN INDIA.

Calcutta, Madras, Shahapore, Surat, Ahmedabad, and Indore.

London Bankers—London and County Bank.

INTEREST ALLOWED.

On Current Deposit Accounts above Rs. 1,000 and not exceeding Rs. 50,000, repayable on demand, at 2 per cent. per annum.

On Deposits for 3 months certain 3 per cent. per annum.
Do. " 6 " " 4 " "
Do. " 12 " " 6 " "

For two years and not exceeding five years 7 per cent. per annum Interest, payable half-yearly.

EXCHANGE.

The Bank grants Drafts on London on demand, and at from one day to six months' sight, and Drafts on Scotland and Ireland on demand.

The Current rates of Exchange are:—

Bills London, at 6 months' sight 2s. 0¾d. per Rupee.
Do. at 4 do. 2s. 0¾d. do.
Do. at 3 do. 2s. 0¾d. do.
Do. at 2 do. 2s. 0¾d. do.
Do. at 1 do. 2s. 1d. do.
Do. on Demand do. 1s. 11¾d. do.
Scotland and Ireland. do. 1s. 11¾d. do.

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

Circular Notes ..... 1s. 11¾d. do.

DISCOUNTS, LOANS, &c.

The Bank discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

Any further information as to rates of business &c. may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.

Bombay 15th Oct. 1864. OTTO MULLER, Manager.

THE ROYAL BANK OF INDIA.—Incorporated,

with unlimited liability under the Act of the Legislative Council of India No. XIX. of 1857.—CAPITAL SIXTY LACS OF RUPEES IN 30,000 SHARES OF RS. 200 EACH, WITH POWER TO INCREASE.

BOARD OF DIRECTORS.

ANDREW GRANT, Esq. *Chairman.* | BURJORJEE HORMUSJEE CAMA, Esq.
W. F. STEARNS, Esq. | Esq.
J. E. GRIMM, Esq. | KABALDAS MADHAVADAS, Esq.
THOMAS MANOCKJEE, Esq.

Auditors.

AUGT. STEWART, Esq. | JAMES SEVIS, Esq.

London Bankers.

THE LONDON AND COUNTY BANK.

EXCHANGE.

Bills on London at 6 months' sight at 2s. 0¾d. per Rupee.
4 do. 2s. 0¾d. "
3 do. 2s. 0¾d. "
2 do. 2s. 0¾d. "
1 do. 1s. 11½d. "
On demand 1s. 11½d. "

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

Letters of Credit granted on the Bank's Agents in Calcutta, Ahmedabad, Surat and Baroda.

All Treasury Drafts, Hoondees, and other orders for realization to be made out, "Pay to the Order of the Royal Bank of India, or order."

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balances not exceeding one lac, or at 1 per cent. per annum if interest is paid on the lower balance in credit of the account for each month in the latter case interest will be allowed on any sum not exceeding two lacks.

FIXED DEPOSITS.

Subject to 12 months' notice 3 per cent. per annum.
Do. 6 do. 4 do.
Do. 3 do. 5 do.

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

J. GORDON, Manager.

Bombay, 20th July 1864.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

EXCHANGE.

The Bank grants Drafts on its Agents in Scotland, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe, at the following current rates of Exchange:—

On London, at 6 mo's' sight above 2.30 2s. 0¾d. per Rupee.
" 4 do. 2s. 0¾d. "
" 3 do. 2s. 0¾d. "
" 2 do. 2s. 0¾d. "
" 1 do. 2s. 0¾d. "
On demand 1s. 11½d. "
On Scotland } 1s. 11½d. "
On Ireland }
Circular Notes for the use of Travellers on the Continent and to Europe Overland, at 1 day's sight. 1s. 11½d. "

The Bank purchases Bills and grants Drafts payable in Calcutta Madras, Ceylon Hongkong, Shanghai, Singapore, Penang, Mauritius, Yokohama, and Yokoseia.

The Bank also issues on the Branches of the Bank of New South Wales.

INTEREST ALLOWED.

On Floating Deposits payable on demand if not less than Rs. 1,000 or above Rs. 20,000 at 2 per cent. per annum.

ON FIXED DEPOSITS.

Fixed Deposits for 12 months' sight... 6 per cent.
" 6 " " 5 "
" 3 " " 4 "

Fixed Deposits may generally be availed of for the Bank Bills on the most advantageous rates, without notice.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interests and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, with all charge.

If to be paid in India, a commission will be charged of ¼ per cent.

On returning Government Paper or Share Certificates out of safe custody, or when sold on India, the proceeds, or when sold on London, a commission will be charged of ¼ per cent. But if proceeds are remitted on the Bank's Drafts, without charge.

Commission charged on purchase and sale of Government Securities.

All Letters should be addressed and all Hoondees made payable to the Agent, Chartered Mercantile Bank of India, London, and China.

Bombay, 8th Nov. 1864. W. JACKSON, Agent.

BANK OF INDIA.—Incorporated, with

Unlimited Liability, under Act No. XIX. of 1857, of the Legislative Council of India.

CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF Rs. 250 EACH, WITH POWER TO INCREASE.

Head Office, Bombay.

BOARD OF DIRECTORS.

HONBLE A. J. LEWIS, Esq. ADVOCATE General, *Chairman.*
W. COOPER, Esq. | H. B. H. TURNER, Esq.
A. R. SCOBLE Esq. | LIMJEE MANOCKJEE Esq.

Auditors.

CHARLES MACDONALD, Esq. | THOMAS MILLER, Esq.
Solicitors—MESSRS. KELLY & HORE.

London Bankers—THE LONDON JOINT STOCK BANK.
Branches—Calcutta, Hongkong.

EXCHANGE.

The Bank grants Drafts on the London Joint stock Bank at the following rates:—

At 6 months' sight... — at 2s. 0¾d. per Rupee.
4 do. — at 2s. 0¾d. "
3 do. — at 2s. 0¾d. "
2 do. — at 2s. 0¾d. "
1 do. — at 2s. 0¾d. "
On demand — at 1s. 11½d. "

DEPOSITS.

Interest will be allowed as follows:—
On Current Accounts ..... 2 per cent.
Deposits for 6 months certain ..... 4 "
" 12 " ..... 5 "

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

ADVANCES.

The Bank grants Loans against Government Securities, &c., and discounts Government and approved Private Bills and Hoondies.

COMMISSION.

On the purchase or sale of Government Securities, Bank or other Shares, ½ per cent.

Government or other Securities received for safe custody and interest or Dividends thereon drawn, free of charge.

On receiving Securities out of safe custody, ¼ per cent.

Orders and Hoondies should be made payable, and all letters addressed, "To the Manager Bank of India."

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

JOHN GRAY, Manager.

Bombay, 1st October 1864.

THE ALLIANCE BANK OF BOMBAY (LIMITED).

Incorporated in accordance with Act XIX. of 1857, and VII. of 1860 of the Legislative Council of India.

SUBSCRIBED CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF 250 RUPEES EACH,

With power to increase.

TEMPORARY OFFICE—RAMPART ROW.

BOARD OF DIRECTORS.

CHARLES FREWEN KELLY, Esq. *Chairman.*
JOSEPH A. SASSOON, Esq.
HORMUSJI NURSEY, Esq.
GHELLABHOY PUDDUMJEE, Esq.
SORABJEE VELLIJEE, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balances exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 50,000 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

DEPOSITS.

The Bank will receive money on deposit in sums of Rupees 100 and upwards, subject to notice of withdrawal of 15 days' notice at sight, and allow Interest thereon at 2 per cent. below the Bank of Bombay minimum rate of discount, rising or falling therewith, but not exceeding five per cent. per annum. Parties having current accounts can transfer any portion of their credit balance to deposit account.

Notice of changes in the rate of interest will be given by advertisement duly.

At the expiration of the 15 days' notice of withdrawal of a deposit the Interest will cease, unless the Depositor express his wish to continue the deposit subject to further notice.

Unless money shall have been lodged for fifteen days prior to the notice of withdrawal, no Interest will be allowed thereon.

FIXED DEPOSITS.

Subject to 12 months' notice of withdrawal 7 per cent. per annum.
Do. 6 do. 6 do.
Do. 3 do. 4 do.

COMMISSION.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interest and Dividends thereon on the following terms:—

If to be remitted in the Bank's Drafts, without charge.

If to be paid in India, a commission will be charged of ¼ per cent.

On delivering up Securities deposited for safe custody, a charge of ¼ per cent will be charged.

On the sale or purchase of Government or other Securities, ¼ per cent.

Any further information as to rules of business may be obtained on application at the Office, or by letter to the Manager.

Office hours ..... 10 A. M. to 4 P. M.
Saturdays ..... 10¼ A. M. to 1 P. M.

By order of the Board of Directors,
W. F. WESCHE, Manager.

Bombay 31st August 1864.

THE ASIATIC BANKING CORPORATION.

Incorporated by Royal Charter.

SUBSCRIBED CAPITAL £2,000,000 WITH POWER TO INCREASE TO £2,000,000 (TWO CRORES OF RUPEES).

CAPITAL CALLED UP £500,000.

HEAD OFFICE—No. 4, LOMBARD STREET, LONDON.

BOARD OF DIRECTORS.

FRANCIS BOSANQUET, Esq., Chairman (Messrs. Timothy Wiggin & Co.)
T. A. RUSSELL, Esq., Deputy-Chairman (Messrs. Grey and Cains, London, and Grey & Co., Bombay.)
THOMAS CARDWELL, Esq. (Messrs. Thomas Cardwell & Co., London, and Cardwell, Parsons & Co., Bombay).
CHARLES A. FEARON Esq. (Messrs. Fearon & Co., London, and late of Messrs. Augustine Heard & Co., China).
WILLIAM MAITLAND, Esq., (Messrs. Mackillop Stewart & Co, Calcutta).

General Manager.—Hugh John, Esq.
Bankers.—The Bank of England and the London Joint Stock Bank.
Agents in Scotland.—The British Linen Company.
Agents in Ireland.—The National Bank.
Brokers.—Messrs. Foster and Braithwaite.
Solicitors.—Messrs. Freshfields and Newton.
Auditors.—Messrs Colemans Turquand Youngs & Co.

Agencies and Branches of the Bank have been established at Bombay, Calcutta, Singapore, and Ceylon, and others are in the course of being organized at Hongkong and Shanghai.

DIRECTORS IN BOMBAY.

The Hon. MICHAEL H. SCOTT (Messrs. Ritchie, Stewart & Co.)
ROBERT HANDAY, Esq. (Messrs. Grey & Co.)
CAMAJEE JEHANGHIR, Esq.

BOMBAY AGENCY.

Temporary Offices—No. 2, Rampart Row, (next to the Bank of Bombay.)

EXCHANGE.

The Bank grants Drafts on the London Joint Stock Bank, London at the following rates of Exchange:—

At 6 months' sight ..... at 2s. 1d.
4 do. ..... at 2s. 0¾d.
3 do. ..... at 2s. 0¾d.
2 do. ..... at 2s. 0¾d.
1 month's do. ..... at 2s. 0¾d.
Demand ..... at 2s. 1¼d.
On Ireland and Scotland... 1s. 11½d.

The Bank will also be prepared shortly to grant Drafts and Letters of Credit on other places in India, China and the East, where Branches and Agencies are in the course of being established, also to purchase or collect Bills on the same places.

DEPOSIT.

Interest is allowed on Current Accounts at the rate of 2 per cent. per annum on the Daily Balances.

On fixed Deposits for 6 months certain... — at — 3 per cent.
" 12 " ... — at — 5 " "

No Interest will be allowed on Deposits under Rs. 1,000 or above Rs. 50,000 *unless by special arrangement.*

Deposits for a longer period than 12 months, will be received by the Corporation on terms, which may be ascertained on application to the Agent.

COMMISSION AND AGENCY BUSINESS.

Customers may deposit with the Corporation for safe custody, free of charge, Government and other Securities and Bank and other Shares and Certificates.

Interest or Dividends will be collected on the same also free of charge, if remitted to Europe in the Bank's Bills; otherwise a charge of ¼ per cent. will be made.

On sales or purchases of Government and other Securities ½ per cent.

On delivering up Securities deposited for safe custody, ¼ per cent.

By order of the Directors,
ANTHONY MORRISON Agent.

Bombay, 6th Nov. 1864.

CENTRAL BANK OF WESTERN INDIA.—

HEAD OFFICE—BOMBAY.

CAPITAL, ONE MILLION STERLING. PAID-UP, ONE MILLION.

RESERVE, ONE HUNDRED THOUSAND.

OFFICES IN INDIA.

Calcutta, Madras, Shahapore, Surat, Ahmedabad, and Indore.

London Bankers—London and County Bank.

INTEREST ALLOWED.

On Current Deposit Accounts above Rs. 1,000 and not exceeding Rs. 50,000, repayable on demand, at 2 per cent. per annum.

On Deposits for 3 months certain 3 per cent. per annum.
Do. " 6 " " 4 " "
Do. " 12 " " 6 " "

For two years and not exceeding five years 7 per cent. per annum Interest, payable half-yearly.

EXCHANGE.

The Bank grants Drafts on London on demand, and at from one day to six months' sight, and Drafts on Scotland and Ireland on demand.

The Current rates of Exchange are:—

Bills London, at 6 months' sight 2s. 0¾d. per Rupee.
Do. at 4 do. 2s. 0¾d. do.
Do. at 3 do. 2s. 0¾d. do.
Do. at 2 do. 2s. 0¾d. do.
Do. at 1 do. 2s. 1d. do.
Do. on Demand do. 1s. 11¾d. do.
Scotland and Ireland. do. 1s. 11¾d. do.

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

Circular Notes ..... 1s. 11¾d. do.

DISCOUNTS, LOANS, &c.

The Bank discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

Any further information as to rates of business &c. may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.

Bombay 15th Oct. 1864. OTTO MULLER, Manager.

THE EAST INDIA BANK.—Incorporated

WITH UNLIMITED LIABILITY UNDER ACT No. XIX. OF 1857 OF THE LEGISLATIVE COUNCIL OF INDIA.

Capital—Sixty-two and a half Lacs of Rupees in 25,000 Shares of Rs. 250 each, with power to increase.

HEAD OFFICE—BOMBAY.

BOARD OF DIRECTORS.

ALLADINBHOY HASHIMBHOY, Esq., *Chairman.*
DHUNJIBHOY POONJABHOY, Esq.
CURSETJEE JAMSETJEE BOTTLEBHOY, Esq.
KESSOWJEE NAIQUE, Esq.
PESTONJEE CURSETJEE SCROFF, Esq.
MUNCHERJEE NOWROJEE BANAJEE, Esq.
(Messrs. M. and M. Cursetjee Cama & Co.)
CASSUMBHOY DHURAMSEY, Esq.
RAHIMBHOY ALLADINBHOY, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on Balances exceeding Rs. 500 and not more than Rs. 50,000.

FIXED DEPOSITS.

Subject to 1 month's notice 3 per cent. per annum.
Do. 3 " " 4 do. do.
Do. 6 " " 5 do. do.
Do. 12 " " 7 do. do.

ADVANCES.

The Bank discounts approved Local Bills, and grants Loans on Government Securities, Bank Stock, Bullion, and approved Shares and other Securities.

Any further information regarding terms of business, may be ascertained at the Office by application personally, or by letter to the Manager.

W. C. CURRIE, Acting Manager.

DELHI BANK CORPORATION (LIMITED.)

—ESTABLISHED 1844—INCORPORATED 1860.

PAID UP CAPITAL ..... Rs. 25,00,000.
RESERVE FUND ..... 1,70,000.
Head Office ..... —DELHI.
Manager ..... —C. F. PAREY, Esq.
Secretary ..... —H. P. HEALY, Esq.

BRANCHES.

Bombay ... —Agent D. THOMPSON, Esq.
Calcutta ... " D. LANCASTER, Esq.
Allahabad ... " H. B. MCLEAVY, Esq. (Offg.)
Mussoorie ... " J. HUME, Esq.
Lucknow ... " C. H. RUSHTON, Esq.
Juboulpore ... " U. S. STAMP, Esq., (Offg.)
London ... " THE GRIND BANK.

EXCHANGE.

6 months' sight ...	...at 2s. 0¾d.	per rupee.
4 do. ...	...at 2s. 0¾d.	"
3 do. ...	...at 2s. 0¾d.	"
2 do. ...	...at 2s. 0¾d.	"
1 do. ...	...at 1s. 11¾d.	"
On demand ...	...at 1s. 11¾d.	"
On Scotland and Ireland ...	...at 2s. 0d.	"

Bills are purchased and sold on England, Calcutta, Madras, Bombay Agra, Lahore *and on every large Town in India.*

Government Securities bought and sold.

Loans granted and Promissory Notes, of short date, discounted.

Bills for and under £10 can only be granted at sight.

Bills for less than £50 are not drawn at four or six months' sight.

The Corporation draws also on Melbourne and Sydney in Australia.

The Corporation and all its Branches will always be happy to transmit, free of charge, the first of Exchange direct to England on being furnished with the correct address of the party to whom the remittance is to be forwarded.

Drafts on Calcutta, Madras, Lahore, and all the principal stations in the Upper and Lower Provinces, granted at the Exchange of the day.

GOVERNMENT SECURITIES PURCHASED AND SOLD.

The Delhi Bank Corporation undertakes the safe custody of Government Paper and Certificates of shares in Joint Stock Companies, and will draw the interest or dividends thereon, as declared half-yearly, when authorized so to do, and remit the same by its own bills without any charge. On surrender or sale of paper or scrip a commission of ¼ per cent. will be charged.

CURRENT ACCOUNTS.

Interest will be allowed on daily balances exceeding Rupees 1,000 and not exceeding Rupees 50,000 at the rate of two per cent. per annum. A higher rate will be allowed subject to special arrangement.

INTEREST ON FIXED DEPOSITS.

At the HEAD OFFICE and BRANCHES.

Open to all Classes.

At 6 per cent. requiring twelve months' notice of withdrawal.
At double nine ditto.
At 8 per cent. ditto six months' ditto.
At 5 per cent. ditto three months' ditto.
At 4 per cent. ditto ditto ditto.

Deposits may generally be availed of, without notice, by the Bank's Bills on London.

Interest is credited to Deposit Accounts half-yearly.

The Corporation reserves to itself the right of giving one month's notice of paying off any of the above Deposits, or of modifying their terms.

LOANS AND CASH CREDITS

Are granted on approved personal and other Security on the usual terms. For further particulars apply to the Manager or Agents.

Remittances to be endorsed thus:—"Pay to the Delhi Bank Corporation, Limited, or order."

Hours of Business 10 to 4. Saturdays 10 to 2.

W. B. THOMPSON, Agent.

Delhi Bank Corporation, Bombay, 15th October 1864.

N. B.—The Bombay branch will commence operations at the temporary offices, No. 36, Apollo Street, Fort, on or about the 25th current.

W. B. THOMPSON,
Nov. 9 1864. Agent Delhi Bank Corporation, Bombay.

BOMBAY JOINT STOCK CORPORATION (LIMITED.)

બોમ્બે જોઇન્ટ સ્ટોક કોર્પોરેશન (લીમીટેડ.)

INCORPORATED IN ACCORDANCE WITH ACT XIX. OF THE LEGISLATIVE COUNCIL OF INDIA.

Capital 60 Lacks of Rupees in 20,000 Shares of Rs. 300 each, with power to increase to One Crore and Twenty Lacks.

BOARD OF DIRECTORS.

SORABJEE PESTONJEE FRAMJEE, Esq., of Messrs. S. & N. Nanabhoy, *Chairman.*
LIMJEE MANACKJEE, Esq., of Messrs. Manackjee Limjee, Sons & Co.
VURJEEVANDAS MADHOWDAS, Esq. Banker.
NUSSERWANJEE MANACKJEE PETTY, Esq., of Messrs. Manackjee Nusserwanjee Sons & Co.

Auditors.

PESTONJEE DHUNJEEBHOY, Esq., of Messrs. Curseljee Nasserwanjee Cama & Co.
JEHANGEER GUSTADJEE, Esq. of the Central Bank of Western India.

Solicitors.

Messrs. KELLY and RAMSDEN.

CURRENT ACCOUNTS.

The Corporation allow interest at the rate of 3 per cent. per annum up all balances from 500 to 50,000 Rupees: above the latter amount a special arrangement will be required.

FIXED DEPOSITS

Subject to 12 months' notice of withdrawal 7 per cent.
" 6 " " 6 "
" 3 " " 5 "
" 1 " " 4 "

ADVANCES.

The Corporation make advances upon the Deposit of Government Securities, Bank and other Shares; upon Merchandise and Shipping Documents; likewise upon approved personal security.

They further undertake to promote or participate in promoting Joint Stock Companies or other Associations by taking shares therein and advancing monies for the purposes thereof.

DISCOUNTS.

Bills and Hoondies discounted at the current rates of the day.

COMMISSION.

On the sale or purchase of Government, Bank, or other Securities ¼ per cent.

Securities received for safe custody and Interest or Dividends thereon drawn *Free* of delivery up of the same, ¼ per cent. will be charged.

EXCHANGE.

The Corporation grants Drafts on the branches of the Central Bank of Western India.

Further information may be obtained on application at the Corporation's Office, No. 24, Rampart Row, or by letter to the Manager.

By order of the Directors,
J. C. TEASDALE, Acting Manager.

Bombay, 1st Nov. 1864.

ORIENTAL BANK CORPORATION.—In-

CORPORATED BY ROYAL CHARTER.

EXCHANGE.

Drafts on London at 6 months' sight at 2s.	0¾d.	per Rupee.
Do. " at 4 do.	2s. 0¾d.	"
Do. Scotland ... }	... }	1s. 11¾d. "
Do. Ireland ... }	Demand ... }	
Circular Notes payable throughout Europe 1s. 11¾d.		"

Drafts at six months' sight are drawn on the Union Bank of London.

Drafts on demand are drawn on the Bank of England.

N. B.—No draft at six months' sight is granted for any sum under £50.

Sums of £1 and under £20 are drawn or on demand only and sums, under £1 are remitted by advice.

DEP